THE SATURDAY EVENING POST

An Illustrated Weekly
Founded A° Dⁿ 1728 *by* Benj. Franklin

DECEMBER 2, 1916 — 5c. THE COPY

A GOOD ROOSTER CROWS EVERYWHERE—By George Pattullo

A Ring—The Littlest Gift With the Biggest Meaning

For centuries the ring has been a token of sentiment. It is the most appropriate Christmas gift. Now come W-W-W gem-set rings with stones guaranteed to stay. Go to your jeweler today, and ask him to show you these beautiful, yet inexpensive, W-W-W Rings.

No gift will be so treasured as a beautiful W-W-W Ring, nor the giver remembered longer. This kind of a gem-set ring is the only one which bears a guarantee. Should a stone come out or be cracked, it will be replaced and reset free.

Everyone wants a ring—children, young men and women, and mature men and women, even grandmothers and grandfathers. Make this the best Christmas for those you love by presenting them with W-W-W Rings.

W-W-W Rings

With Stones Guaranteed to Stay

There is a W-W-W Ring for everybody. We make four thousand different designs of gem-set rings! In them and in their craftsmanship is centered the genius of the leaders of this art.

Among W-W-W Rings you can find just the one you want at just the price you want to pay. Prices, $3, $4, $5, $10, $25 and up. Our rings are all of solid gold set with precious and semi-precious gems of unusual beauty and cut.

Every style is represented, from the daintiest, laciest ring for women to the heavier emblem rings for men.

But keep in mind our famous guarantee—if at any time a stone comes out or is broken, we will replace it without any charge whatsoever. The W-W-W Ring you give need never be discarded because of a lost or cracked jewel.

As you consider your Christmas list, you can't make a mistake in selecting W-W-W Rings as gifts.

Go to your jeweler. Ask him to show you his big assortment of W-W-W Rings. The illustrations on this page in black and white do not do justice to the beautiful richness and coloring in our rings.

If your jeweler hasn't genuine W-W-W Rings, write us, giving us his name and address. We will see that you are supplied with the ring you want.

We have a booklet entitled "The Romance of the Ring," which will help you in making up your Christmas list. In this book is shown a choice selection from our 4000 styles. Also a list of the birthstones and their meaning. Shall we send this book to you?

WHITE, WILE & WARNER, Dept. D 259, BUFFALO, N. Y.

Makers of Solid Gold Gem-Set Rings in Which the Stones Do Stay

1576. Fancy cluster ring, solid gold mounting, with four genuine garnets or any birthstone, with three genuine whole pearls run through center, price $6.

1589. Ladies' solid gold handsome cluster ring with six genuine whole pearls, fine quality, with genuine garnet or any birthstone for center, price $8.

4133. Splendid ring for man in genuine amethyst, topaz or garnet, heavy solid gold mounting, price $10.00. Same ring in pink sapphire or genuine green tourmaline or synthetic ruby, price $12.

4238. Ladies' mannish little finger ring, solid gold mounting, with finest quality of genuine amethyst, topaz or garnet, price $6.50; in synthetic ruby or genuine pink sapphire or genuine green tourmaline, price $8.

4197. Ladies' solid gold little finger ring, two genuine cut diamonds, one on each side of stone, made with genuine amethyst and topaz, price $22; with genuine garnet or synthetic ruby, price $25.

4318. Ladies' solid gold fancy, hand engraved single stone mounted with genuine garnets or any genuine doublet birthstone, price $5; in synthetic ruby, pink sapphire and genuine green tourmaline, price $7.50; in golden sapphire, price $8; in Heller genuine Japanese cultured pearl, price $9.

4310. Ladies' solid gold fancy single stone ring, hand engraved, made in genuine garnets or genuine doublets with any birthstone, price $8; in synthetic ruby and pink sapphire, price $9; in golden sapphire, price $10.

4212. Heller Genuine Japanese Oriental pearl, mounted in handsome solid gold mounting. An ideal graduation gift. Price $9.

4313. Ladies' solid gold single stone ring, made in genuine garnets or genuine doublets with any birthstone, price $6; in synthetic ruby and pink sapphire and genuine green tourmaline, price $7; in golden sapphire, price $8.

4268. Ladies' solid gold single stone ring made with white gold bezel, fancy design, genuine garnets or any birthstone, price $5; synthetic ruby, genuine green tourmaline or pink sapphire, price $6.

4208. Heller Genuine Japanese Oriental pearl, mounted in handsome solid gold mounting. An ideal graduation gift. Price $12.

3717. Ladies' solid gold fancy cluster ring with genuine garnet center or any birthstone in genuine doublets with four genuine whole pearls, exceptionally attractive, price $7.50.

3994. Solid gold handsome massive ring for men. Hand-carved mounting with genuine green tourmaline, synthetic ruby or pink sapphire, price $15, or with genuine Siberian amethyst or topaz, price $12.

4254. Ladies' solid gold little fingerring, mannish in design, made with genuine amethyst and topaz of fine quality, price $6; genuine garnet, price $7; pink sapphire, synthetic ruby or genuine green tourmaline, price $8.

—An Ingersoll Radiolite!

Illustrations ⅔ Actual Size

"Radiolite" $2.00

The regular Ingersoll with "Radiolite" figures and hands.

$4.00

"Radiolite" Strap Watch

Used by soldiers, policemen, motorists, farmers, and others.

$2.25

"Radiolite" Two-in-One

For table by bed. Also for desk, dresser, or pocket.

A New Kind of Gift this Christmas

MOST of the Ingersolls you see in this advertisement are celebrating their first Christmas.

That means something brand-new for you to give—real surprises for everyone. For instance, the "Radiolite"! What youngster or grown-up, what man or woman wouldn't like a watch that shows time in the dark and in the daylight, too?

The "Radiolite" tells time twenty-four hours a day. The hands and figures, coated with a new luminous substance, the light-giving power of which is genuine radium in minute proportions, glow like little street lamps. This glow lasts for years.

Now look at the Waterbury "Radiolite", at the right of this page. It's a splendid gift for the business man, or traveling man. Then, for the motorist, the camper, the sportsman, there's the "Radiolite" Strap Watch—at the left. It's popular with women as well as with men.

And every woman wants a "Radiolite" Two-in-One—in her bedroom or nursery. And every man, too, for it's a desk watch as well as a bureau watch, and, besides, may be easily taken from its case and used as a regular pocket watch.

And the boy—any one of these watches will please him.

Most of the jeweled watches will be found in Christmas stockings for the first time this year—the jeweled Waterbury and the jeweled Reliance in the dust-proof screw case at $3.50. And also the Reliance in the gold-filled case with plain or fancy engraved back, in which you have the accuracy of the seven-jewel Reliance with the grace and looks of a high-priced watch—for just $6.

Quite a choice, isn't there? And there's also the Triumph, $1.25; and the Eclipse, $2.00; the Junior, $2.50; and the Midget, a ladies' watch, $2.50; all old and tried friends. There are very few people you can't make happy this Christmas with an accurate, good-looking, reliable Ingersoll.

ROBT. H. INGERSOLL & BRO.

New York Chicago San Francisco Montreal

Illustrations ⅔ Actual Size

Waterbury $3.00

A new watch with a good old name. A man's watch, small and with four jewels. Plain dial.

Waterbury "Radiolite" $4.00

The Waterbury with "Radiolite" figures and hands.

Reliance

Plain dial; seven-jeweled, thin. $3.00

Also in screw case. $3.50

In ten-year gold-filled case. $6.00

There is an Ingersoll for Everyone

HOLEPROOF HOSIERY

for CHRISTMAS

THERE is double delight in homes where Holeproofs are received—the delight of the ones who get these perfect hose and the delight of the mothers who know that they bring freedom from darning.

Each year there are tens of thousands of boxes of Holeproof Hosiery presented at Christmas. And in these days, when beautiful effects are so thoroughly appreciated, it is difficult to find another kind so smart looking and yet so durable.

No finer Japanese silk is used in any hosiery; and in the lusterized lisle these Holeproofs quite excel, though they cost no more than the average.

Men's, 25c a Pair and Up
Children's, 35c;
Women's, 35c and Up

Most up-to-date dealers nowadays have Holeproofs. Look for the Christmas displays in the stores. If you can't get a supply nearby, send direct to us. Illustrated booklet free. Write today.

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Holeproof Hosiery Co. of Canada, Ltd., London, Canada
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Holeproof Hosiery

Reg. U. S. Pat. Office, 1906

Published Weekly

The Curtis Publishing Company

Cyrus H. K. Curtis, President
C. H. Ludington, Secretary and Treasurer
F. S. Collins, General Business Manager
William Boyd, Advertising Director

Independence Square, Philadelphia

London: 6, Henrietta Street
Covent Garden, W. C.

THE SATURDAY EVENING POST

Founded A°D° 1728 *by* Benj. Franklin

Copyright, 1916, by The Curtis Publishing Company in the United States and Great Britain

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Walter H. Dower, Art Editor

Entered at the Philadelphia Post-Office as Second-Class Matter

Entered as Second-Class Matter at the Post-Office Department Ottawa, Canada

Volume 189 *PHILADELPHIA, DECEMBER 2, 1916* *Number 23*

A GOOD ROOSTER CROWS EVERYWHERE

By George Pattullo

ILLUSTRATED BY HARVEY DUNN

MEXICANS have no word for "home," sir. You think that is significant, perhaps? But, on the other hand, we have the word *patria*, which means much more than "country"; and you Americans have no equivalent for it. Perhaps that is significant too; yes, hey?

You wonder at the willingness of our people to die for *la patria*, since for centuries they have been starved and their faces have been ground into the dust. Would not one think, then, that they would welcome deliverance in any form? But, no; never foreign deliverance! Against that they rise as one man. To repel it the humblest of them flames into sacrifice.

Yes; *la patria* means considerable to the peon, sir. So much, that he is willing to fight for it against hopeless odds. Often a little education and culture take the edge off this blind loyalty. Yes; that is true. The more ignorant he is, the harder will he fight.

"Why Should I Not Visit on This Viper the Evil He Did to Me?"

Have I ever told you about Dario Pez, sir? He was as ignorant as you could reasonably hope for in any man; but, by goodness, sir, there was a *gran hombre!*

What has he not done for the poor and helpless! And yet, to right their wrongs was not his sole aim when he started. His followers believe so; but I, his friend and aide, know the inside of it. And I tell you that Dario Pez began his career with an altogether different purpose from that which he now avows. In my opinion it is usually the way of patriots. Their motives are mixed; something personal to them is the spur to their public achievements.

Ah, qué pelado! How ignorant he was!

"These Americans, Don Francisco," he once said to me, "they cannot understand one another. It is impossible. Do not deny it. They must just guess. I have listened attentively and I haven't heard two words alike."

By goodness, sir, what do you know about that?

And yet how great—great in his simplicity and force, sir! He was born to lead men, that fellow, and they would follow him to death.

I was an exile and bossing a gang that was clearing a tract of land below the American town of Pharr when we first met. He wanted a job. The pay was from forty-two cents to sixty-five cents a day. Pez was a fine chunk of a man, sir, so I gave him sixty.

Well, he went to work, and he worked hard. We had refugees in the grubbing gang from all parts of *Méjico*—some who never pronounced the *s*, and they were from Vera Cruz; a few who added *n* to everything, and they had drifted clear from the Pacific Coast; but Dario talked in a singsong there was no mistaking. He was a Chihuahua man, sir.

"Now tell me the truth, *compadre*," I said to him after a few weeks. "What are you doing here? A fellow like you does not come over for sixty cents a day."

He looked at me slyly and grinned. Then he grew very solemn.

"The *derecho de pernada*," he replied in such a voice, and everything was explained.

"What did you do to him?" I asked.

"I caught him on the road and tried to choke him with my bare hands, because I had no weapon; but some others pulled me off. And then the soldiers came and I beat it."

"But when did all this happen?"

"Three years ago. I have been in the mountains ever since."

"But surely that is forgotten now," I told him.

"Not by me!" he cried; and his eyes were like fire, sir. "One day I shall go back; and then——" He made a motion with his hands as though wringing the neck of a chicken.

You do not yet know what the trouble was about, sir? You never heard of the *derecho de pernada?* It is a very iniquitous custom. Not a law—no; it has never been written into the many laws—but in some remote regions where the Indian element is strong the custom has been in operation here and there since the days of Benito Juarez, and even before that.

You marvel that such a thing could be; but consider. The people are wretchedly poor and ignorant. They look up to the *caciques* and the great landowners as superior beings. The feudal caste distinctions have taught them passive submission, so that the exercise of this right has seldom been resented.

But Dario Pez was of different stuff from the wretched inhabitants of Baca. *El que es buen gallo en donde quiera canta*—A good rooster, sir, crows everywhere.

"Poor Rosita!" he would often murmur. And then he would grit his teeth and cry in terrible tones: "Señor Balderrama!" After which he would swear. He had a gallant proficiency in it.

Dario Pez, sir, had no regard whatever for money. He was always broke. We paid the gangs on Saturday night and he never had a *centavo* by Monday morning. Most of it went to Manuel Ortiz, who dealt *monte* in a little house north of the railroad tracks in town. Manuel, he was a very excellent dealer.

But luck must change sometimes, even though Manuel Ortiz deals the cards; and one night Dario accumulated, by the help of Providence, eleven dollars and seventy cents. It was prodigious! He spent three of it celebrating the event with his friends; and then, with the balance, he bought a cheap talking machine. Dario Pez was strong for music, sir. He said it uplifted his soul. His favorite piece was: They Wouldn't Believe Me! He always declared that when he listened to it his thoughts turned to religion and higher things.

Now, Manuel Ortiz had a daughter, Lux. She was very beautiful, sir. She had great, soft brown eyes, and her hair was long and silky. And she loved Dario. Anyone could

"To Think, My General, That, After All These Years ——"

see that. She loved him from the moment she first saw him coming down the street, for Pez was a fine chunk of a man; by goodness, yes!

And he saw that she was a sweet creature. Dario was not blind, sir. Therefore, he did what any other man would have done, yet remained cold in the heart—he made love to Luz. But he did not mean it—no—his heart was still for poor Rosita.

He had been with us three months when the maniac Villa made his raid on Columbus and in due course troop trains began to pour down to the Border. Sir, it passed all imagination. They disgorged armed men by the thousands.

Our gangs watched and said nothing; but I knew what was in their minds: "Have the gringos, then, countless soldiers?"

"What does it all mean?" Dario demanded of me one night.

"It means," I told him, just to have a little fun, "that rascals like you will have to behave now."

"No," he said; "it is not that. I think it means war." And he was very thoughtful, sir.

A train of pontoons went through, bound for Sam Fordyce.

"Wow!" cried Dario. "Look! Look, Don Francisco! The gringos bring along troughs to water their horses. What next?"

What he had said about war stuck in my mind, sir. Rumors of it were in the air. Expectation made our gangs restless.

One night eight of us were sitting in my house when Dario Pez cried out boldly:

"What are we doing here? Exiles! A circle of cranky exiles! I have read what is in your minds. Are you all willing to shed your blood for your country and the cause of justice? Are you equal to a task dangerous, but cut out for men of our stamp? If so, tell me, *compadres;* and within twenty-four hours we shall be on the run."

Sir, there was a magic in Dario Pez when he was roused. The sword of his faith was blind.

A minute's silence, and then we cried with one voice: "We will follow you!"

Yes; I cried as loudly as the rest. My friend, Carlitos Aviles, was just as eager; for, consider, sir—we are Mexicans. It is our country, the land we love. We believed it was in danger; so what else could we do? Do you blame the lion for being brave? No!

By goodness, sir, he was a changed man from that hour. He made us put our hands in his and swear never to forsake him. He seemed to be on fire.

What we did next day to further our design would take too long to tell, but it was Tuesday, and we would not launch our venture on that day. No; Tuesday is *San Martes* with us—what Blue Monday is to you. For it is our lamentable custom, sir, to drink and gamble all Sunday and let Monday slip past without work. Therefore, we feel badly on Tuesday; and there is a saying: *El Martes ni te cases ni te embarques*—On Tuesday don't get married or attempt to travel.

But on Wednesday night we left Pharr and headed up the lower Valley. It was our intention to cross much farther west, since the patrols in that vicinity were maintained with ceaseless vigilance on both sides.

"We will go into Chihuahua," said Dario Pez. "I do not like the people of Tamaulipas. They're hypocrites and bandits. Are you aware, Don Francisco, of what the rascals do?"

"No, general. What do they do?"

"Why, when a child is born in Tamaulipas, the mother throws him up against the wall. And if he cannot cling there with his nails until they take him down, that child is unworthy and is tossed to the buzzards."

By goodness, sir, what do you know about that?

Well, we sneaked out of Pharr in the dark and plunged into the brush. We had five borrowed horses and three stolen ones.

"No smoking!" commanded Dario Pez. "Smoking in our business and giving yourself up are one and the same thing."

So we went along with much caution, keeping close to the river. Just after dawn there came a crash behind us and we quickly took shelter behind some trees. In a minute a fellow in overalls burst into sight on a horse—a stout roan that I had often seen Manuel Ortiz ride.

"Dario!" called out the rider. "Don't shoot. It's me."

Sir, it was Luz Ortiz. She had followed her lover.

"You didn't say good-by," she said.

Dario Pez, he looked foolish.

"You can't come with us, Lucita," he told her. "Go back before harm comes to you."

"I am not going back. I am going with you. Where you go I will go."

I saw a light come into his face.

"You mean it, Lucita?"

"Try me, Dario."

"Then come to my arms, *muchachita.* You shall not be separated from me. You see before you a man who is a scourge to his enemies, but a cloak to his friends—a man who gives all and expects all. Hear me! What I propose is an honorable union. It shall be performed before the first *cura* we find. There will be terrible hardships ahead, my poor Lucita; but the greater shall be your reward. And some day I will give you a palace. Speak; I am offering to share my fortunes with you. What do you say?"

"Oh, Pez!" she cried; and they embraced warmly.

Was it not beautiful, sir?

Well, we left that spot and went on. All of us were more cheerful, in spite of the heat and want of sleep. We considered Lucita's coming as a favorable omen. As for Dario Pez, he was transported with joy.

We moved along the Border for twelve days, riding only at night, for fear we should be picked up by a patrol or the Rangers. And at Laredo, Dario Pez married Luz Ortiz.

How did we live? That was a very simple matter, sir. Our people are much more numerous in the river counties than the Americans, and we had no difficulty in obtaining shelter and things to eat. They never asked any questions; but then, by goodness, we were careful to pick out only those who would not.

At last we reached the point where Dario Pez desired to cross. It was at nightfall of the sixth of June. He halted us and made a little speech.

"Listen, my children," he said—for so he now and afterward addressed us: "We go to fight for our country—is it not so? But how shall we know that the side to which we lend our support has its real interests at heart? There are traitors and rascals everywhere. Therefore, we will bide our time. Old Whiskers is not to my taste nor to yours. Neither can we join Pancho Villa or ally ourselves with any other bandits. This is the Army of Deliverance. Let us, therefore, act independently, ready to seize the favorable moment when it comes. Death to all traitors! *Viva Méjico!* Let Fortune guide us."

We cheered him, since there was no danger of anyone hearing; but Carlitos had a thought.

"*Mi general,*" he said, "if we do not side with the Carrancistas, or become bandits, who, then, shall we fight?"

The same idea had occurred to me, sir. But Dario Pez was ready with an answer.

"All oppressors of the poor!" he cried in his deep voice. "Them we will bring low, whatever their affiliations. And we will start with Señor Don Carlos Balderrama."

I could not help smiling, sir, at the way he was mixing up his patriotism with his desire for revenge. But Luz did not smile. She knew all about Señor Balderrama and Rosita, and she by no means entertained the same hostility toward him.

About ten o'clock that night we emerged from a thicket and forded the Rio Grande. Dario Pez led the way on the big roan, which Luz had begged him to ride because the beast was very powerful.

We had just climbed the opposite bank when we heard noises and hid amid the high weeds. Along came a Carrancista patrol of about thirty soldiers, heavily armed. They passed without noticing us; some of the soldiers were singing. Yes; they passed us by, a bunch of men who were destined to give them lots of trouble later. Human justice was near to seize us, but divine justice stretched forth her hand to aid.

But, by goodness, sir, what a start for a revolution! We had for provisions one pound of coffee, two pounds of sugar, three small sacks of salt. That is the naked truth. And we were striking into a desolate land, we knew not whither; nor what enemies and dangers might be lying in wait for us there.

Well, we headed south into our beloved Mexico; and about two in the morning we watered our horses at Rancho de Flores. Then we went on. We crossed a railroad several times. The horses were very restless; they seemed to sense danger. And we rode gun in hand, expecting a shower of bullets at any moment.

In this fashion we moved until dawn broke; we were in front of Sierra de los Médanos, forty miles below the Border. Not a bite of supper the night before, but Dario Pez said there was no time to eat; so we kept going. And in a little while we struck a sandy desert.

The sun was awful. We had water in our canteens, but we had to be mighty careful of it, for there was no drinking place within sixty miles.

Luz and Carlitos and I, we were not used to such work, and about two o'clock in the afternoon we began to show signs of sunstroke. I swayed in the saddle; Carlitos, poor fellow, was as bad; the girl held up better.

"Hello, *muchachitos!*" cried Dario Pez, who was perfectly fresh. "You are thirsty, are you not?"

Carlitos and I, we were ashamed, and tried to smile. We said:

"No, general."

"Then let us see how far you can spit."

Well, we tried; and, by goodness, sir, we could not spit at all!

Dario Pez then said:

"You boys—and you, my poor Lucita—are not used to this. Here"—extracting the bullets from three cartridges that would not fit any gun we had—"here, my children, is desert water. Put the lead in your mouth and think it is a piece of ice."

We did so. It is a wonderful remedy, sir. Carlitos and I, we could spit.

Dario Pez was much pleased and seized the moment to deliver a short lecture.

"On my right hip," he said, "is a scar, made by a belt buckle. It was caused by my heedlessness. Listen, and never forget:

"When I was a boy I went to town to sell some wood; but there were so many wonders to behold that I let my burro wander off. Said my father to me: 'Ho, Dario; next time thy donkey gets away I will give thee a lesson.'

"Well, I visited the town another time and got into a fight. Now, mark what happened: While breaking a water jug over the scoundrel's head I had the misfortune to see my burro run away, and I went home very sadly.

"'Where is thy donkey, Dario?' my father asked me.

"'He stole off.'

"'So?' said my father. 'Here, little son; take this advice: When lost in the mountains without food, search and find the root of the *jara,* and it will appease thy hunger. If thou art thirsty and cannot get water, dig a hole in the nearest cactus and water will be given thee. But, my son, if thou lose thy dignity, that thou wilt never find again. You have been fighting. Therefore, take this to remember.' And my father grabbed me by the neck and began to beat me with a belt. Think well on this, my children."

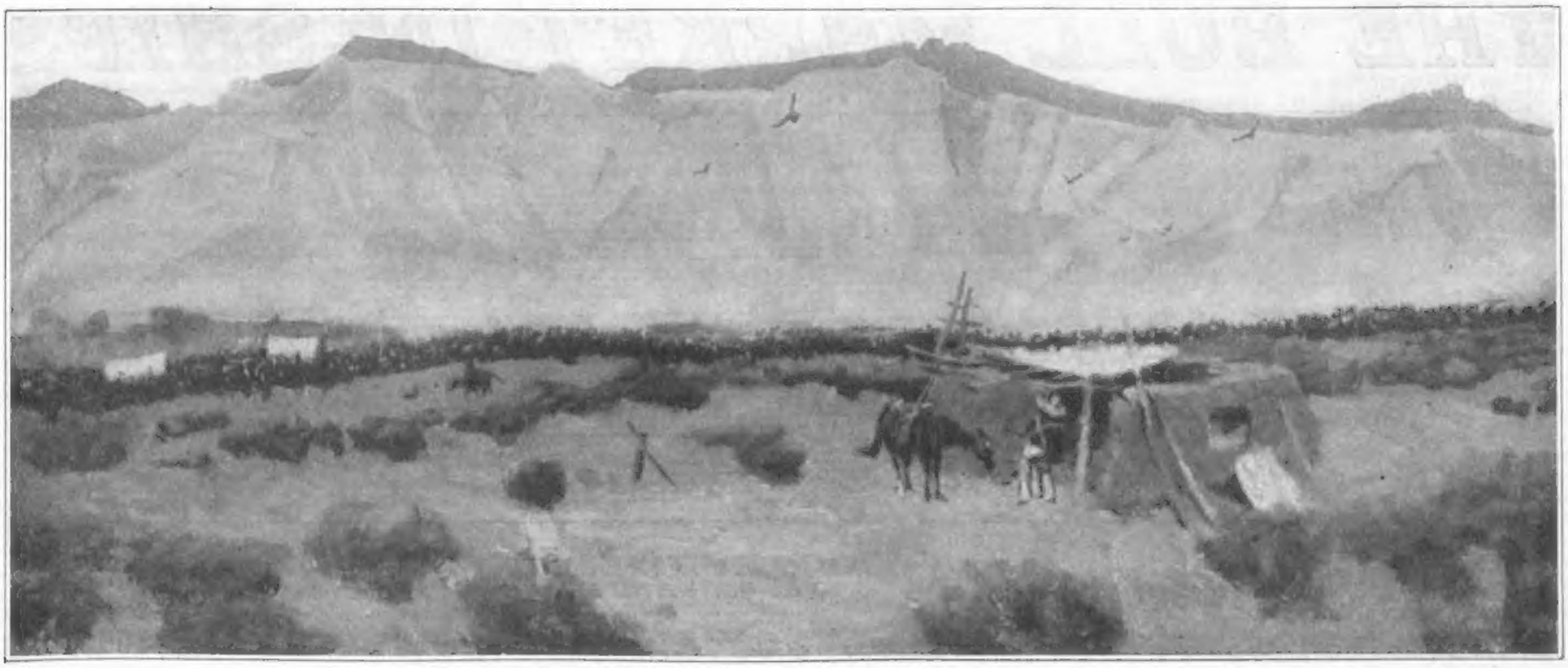
Just before nightfall we came upon a lone cow at a pool of dirty water in a cañon, and shot her. And there we made camp.

"*Hombrecitos,*" cried Dario Pez, after breakfast at dawn, "we're going on. But before we set out let me make plain to you that the only law to be respected here is the law of the rifle.

"Be quick; have your guns ready all the time. The man who hits first hits twice."

Well, we filled our canteens and started to climb some mountains. We climbed and descended, climbed and descended, and at last we came out into a valley and met an old man. He was bowed by more than eighty

Dario Pez Was Strong for Music, Sir. He Said It Uplifted His Soul



At the End of Forty Days We Had Two Thousand Men; the Army of Deliverance Began Its March

years, sir, and his clothes were, all of them, filthy rags. When he saw us he bent almost to the ground before Dario Pez.

"Blessings upon thee, uncle!" said the general.

"In the name of God, have them yourself!" replied the old man humbly.

"Why don't you buy some new garments, Tio?"

"How can I buy garments, excellency, when I have not the means even to clothe my grandchildren, who need them so badly?"

"What?" cried Dario Pez. "What is this? What, then, do you do with the money you earn?"

"Oh, señor, señor!" he wailed. "When I was eighteen years of age Señor Balderrama's father, whom God bless!"—he bent low again—"he lent me one hundred pesos for my marriage with Juanita, who is the mother of my nine children. We all have been working since then for this plantation and his son, Don Carlos—my sons and their sons; and we have not been able to pay it. How then, excellency, can I buy garments if in the plantation store they will not give me credit?"

His words filled us all with rage, but the effect on Dario Pez was terrible, sir. On hearing that hated name he turned pale and his eyes bulged out.

"What!" he exclaimed. "That old crow again?"

Then he sat up very straight on his horse and cried:

"Hear me! In the name of my beloved mother and the protection I have received from the Unknown, I will never rest until I have punished this Prince-Albert-coated robber. I will never rest until his gold atones, and his houses have been turned into headquarters for my army. Let Justice guide us."

With that, sir, he handed over to Tio an American dollar. The old man was overcome. He thanked him mutely and bowed low again; and we went on.

Sir, permit me to tell you that what he had informed us of was every word true. By charging him and his family what they willed for the things they bought, it was possible for Don Carlos' agent to keep them ever in debt; and under the law they could not leave, or refuse to work for the master, until that debt was paid.

We left the old man and soon came in sight of the plantation and town of Tres Hermanos. It was a lovely spot, with fruit trees and gardens, and gleaming above them a kingly mansion of white. On its towers, and on the dome of the church beyond, gleamed—in great gilt letters—C. B.

"So!" said Dario Pez, taking a deep breath. "We will now have an accounting with Don Carlos."

He asked for a volunteer to spy out the plantation, since its size indicated that it might be defended by a garrison. Carlitos and I, we spoke up at once; but Luz cried out louder than both of us for the task. Dario Pez smiled and told her to be gone.

And guess what that intrepid girl went and did, sir! She pretended her horse was running away and so galloped straight through the middle of Tres Hermanos. With her arms round the beast's neck, she raced past the barracks, where a crowd of soldiers thronged the gate; and they huzzaed, laughing and jeering. Then, on the other side of town, she made a detour and came back to us.

"More than a hundred men occupy it, general," she reported. "And they are well armed."

Dario Pez whistled. Our position was desperate. The horses were worn out, and we were famished and in need of water. It was necessary to enter somehow.

So what did he do? Listen close, sir, to what follows: He led us boldly into Tres Hermanos and halted in the plaza. Yes; that is what he did, with a hundred seasoned troops in possession, and only nine of us! There he halted, and cried in the hearing of the citizens who had come running to see:

"Captain Ochoa, take two hundred and fifty men and deploy up into those hills. And you, Colonel Francisco Zapien, take a hundred more and seize the church. Carlitos, you and Major Ortiz"—that was Luz, sir—"follow me. I want to send a courier to let the general know that I am here with eight hundred men."

By goodness, sir, we did not know whether Dario Pez had gone crazy or not! Here he was giving orders for an army which consisted, in reality, of nine ragged, starving heroes. But we all went to do as he commanded; and the people fled in all directions, carrying the news.

"Where, my children, is the owner of all this splendor?" he demanded of a group of open-mouthed inhabitants.

All tried to tell him at once. El Señor Don Carlos Balderrama was not at home, but had gone to another plantation farther south; and from there he would go to the city for the marriage of his only daughter.

"The marriage of his daughter, hey!" exclaimed Dario Pez. "Fine! What is the day?"

Somebody replied:

"The tenth day of September."

"We shall be there," said Dario Pez.

Then he commanded that they fetch the *administrador*, and that official was quickly brought. Dario Pez demanded fresh horses and food.

The overseer vowed that all the beasts had been run off and none were to be had; the last had been stolen by the American filibuster, Kid Porras.

"Is that so?" answered Dario Pez, oh, so gently. "Well, get your affairs in shape, for we're going to have a hanging."

The overseer, he implored the saints; he called on thirty of them before stopping for breath. Then he experienced a change of mind.

"All right, boss! I have eleven horses here—one belonging to Señor Balderrama himself."

"Good! I will take them all. And now for something to eat."

"Would you wish some tortillas, excellency?"

"Tortillas, rascal!" bellowed Dario Pez. "Is that all you have to offer distinguished guests? How about yonder palace?"

And, without waiting longer to bandy words, he set off toward the house. There he established headquarters; and those of us who had been given the false commands joined him under cover of darkness and obtained something to eat. We remained in the mansion until nearly midnight, playing cards and enjoying ourselves. There was a talking machine and we kept it going without intermission. Dario Pez, sir, hated to leave it behind.

All the while the garrison remained shut up tight in the barracks, with all the doors and windows barricaded, and everything ready to repel attack. They could discern no troops, but they feared that this might be only a ruse, a trap. Was it not droll, sir?

But the real situation was liable to discovery at any minute; so we got to horse and slipped out of town. Seven men of Tres Hermanos joined us, and we had eleven fresh horses and all the provisions we could carry.

Hardly had we left the town before the garrison woke up to the trick that had been worked on them. A few shots were fired after us, but they did no harm, and none of the soldiers had the nerve to follow us in the dark.

Dario Pez rode along, laughing and singing. He was enjoying his triumph.

"Oh, *muchachitos!*" he cried. "Learn human nature. Learn how to handle yourselves against danger. You can draw its fangs if you know how. I am a doctor in human affairs—a doctor without a drug store."

Well, we kept going south, and our route carried us through a swampy region infested with bandits. It is known in that country as Cienaga de los Ladrones. And there we rested at a village, gaining recruits every day. Yes; the news of our exploit at Tres Hermanos had spread like wildfire, sir, and men joined us every hour—all desperate fellows, accustomed to hardship and dangers. Little bands, under their own *jefes*, kept coming in until Dario Pez had four hundred and forty-five men.

We stayed there a week, organizing our forces. The general kept sending out couriers to all the leaders operating in that region, urging them to throw in with us for mutual defense. I wrote the messages myself and riders carried them for miles round.

And now Dario Pez, sir, needed money. So long as we were a small band, we could rustle enough to eat and a place to sleep, and food for our horses. But with hundreds of soldiers to provide for, and more coming in, Dario Pez saw that much money would be required. They lacked clothes and blankets and shoes and arms and ammunition, as well as provisions and medical supplies. *Poderoso caballero es Don Dinero*—A powerful gentleman is Mister Money, sir.

But where was this money to be obtained? Listen, and I will tell you.

About four o'clock on the morning of July Fourth the bugle sounded "Saddle boot!"—to start a march of a day and most of a night—a march that embraced a most important happening, sir. It meant much to our fortunes. Well, we were trotting along through the dark when Dario Pez halted us. Then he shouted in a wild sort of lunatic way:

"Quicker, boys! We're going to capture a train."

What do you know about that, sir? We were in the heart of the mountains; where could there be a train? But he ordered us to deploy, designating a small peak. Then:

"Grab your guns!" And he ordered a cavalry charge.

Against what? There was no enemy to be seen—not a sign of human habitation. However, that was none of our business. Dario Pez commanded us to charge; so charge we did, sweeping toward the hill over broken ground.

Round a curve we rushed, and there before us was a railroad, and on it a passenger train at rest, because some rails had been torn up. In two winks we had it surrounded. The officials and passengers were astounded, as you may suppose.

Some of our boys climbed into the engine; others into the cars. The general and Luz went through each coach, examining all the travelers.

By goodness, sir, the treasure we captured on that train! The scoundrels had hidden it carefully, but we found their hiding places. In the water tank of the engine we

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THE BULL MARKET IN SHIPS

By WILL PAYNE

THE other day four men sat round a table behind a door marked "Private" in a lofty suite of law offices between Wall Street and the water front. One of them was a ship broker. Time out of mind there have been men in the lower part of Manhattan who were engaged, or trying to be engaged, in the business of buying and selling ships, substantially as a commission merchant buys and sells apples. For a period before the war it was mostly a case of trying to be engaged, for there was little doing in the merchandising of ships.

In that period a broker pretty regularly charged a commission of ten per cent on the amount that changed hands. As an illustration of the extraordinary activity in this branch of industry since the ship boom set in, brokers' commissions have fallen from ten per cent down to five, and then on down even to two per cent. But brokers are not complaining about this tremendous slump in the rate of their remuneration, for it is obviously better to sell five ships at two per cent than not to sell any at ten per cent, and for over a year now they have been selling the five ships.

This particular broker had been commissioned by a group of Norwegians to see what shipping might be had and at what price. Among other prospects he had alighted upon a first-class cargo steamer which had been built for American owners on a contract that was signed directly after the European war broke out. The ship had cost five hundred and twenty-five thousand dollars and been in commission since January, 1916.

Pretty much in the spirit and method with which David Harum approached the deacon when he had a horse trade in mind, this broker had gone to the president of the company that owned the ship. After due deliberation and the tactical jockeying for position that marks trading in general, the owner had allowed he might take two millions cash for the vessel. This had been cabled to Norway, and the deacons over there had replied, in effect, that a million six hundred thousand was a tolerably tall price for a boat that had just cost but little over half a million. The dickering, oral and by cable, proceeded for a few days, until the price of one million eight hundred thousand dollars was agreed upon.

That figure having been accepted by both sides, the Norwegians cabled that when a contract for the sale of the ship, duly signed and approved by their attorney in New York, was presented at the foreign-exchange department of a big Wall Street bank, the bank would pay down three hundred and sixty thousand dollars, or twenty per cent of the purchase price.

The Ins and Outs of Ship-Broking

SO THE men in the law office were arranging the contract. There were several fine details, meaningless to a layman, to be argued over; but the substance of the bargain was that twenty per cent of the purchase price was to be paid down on the signing of the contract, and the remaining eighty per cent when the ship was actually delivered, in good condition, to the purchasers. The contract having been agreed upon and signed by the American owner and by the broker as formally authorized agent of the Norwegians, the lawyer tucked it into a big envelope which contained various other documents appertaining to the ship, and the men trotted over to the bank, where they went upstairs to the foreign-exchange department. There the manager of the department or an assistant rapidly examined the various documents, found them satisfactory, and signed a slip by which three hundred and sixty thousand dollars was transferred to the credit of the seller.

But the ship was off about her business, a third of the way round the world, flying the American flag and legally the property of the American company. The contract provided that she should be delivered by a certain date at some port on the Atlantic Coast of the United States not farther north than New York or farther south than Charleston. As a matter of fact she put in at Newport News. The records of the United States customhouse in her home port were reëxamined to see there were no liens upon her, for any lien against a ship must be filed in the customhouse, just as a mortgage on a farm must be recorded at the county seat. The boat was then put on the dry dock and her tail shaft drawn. That sounds exceedingly painful; but it means, in fact, taking out the shaft that drives the propeller so the bottom can be inspected. The inspecting was done for Lloyd's Register.

Enough Red Tape to Rig a Ship

AMONG the documents pertaining to the ship was a certificate printed on a letter-size sheet of stiff paper and bearing the formidable name of the Society of Lloyd's Register. It set forth that the vessel had been duly inspected by a surveyor for the society, and that her class was a thick maltese cross followed by a figure one, two ciphers, a letter A and another figure one. Periodically, whether the ship changed ownership or not, she must be inspected by a surveyor for Lloyd's, in any port of the world, and her condition set forth in a certificate.

If this boat had been through the Panama Canal and broken her toe on the stone side of a lock or met with any other mischance that materially lowered her condition, the surveyor would not certify that she was entitled to a top rating, and the owner would have to put her in such condition that she was entitled to that designation before he could carry out his contract of sale.

This ship, however, was still A1, and the surveyor so certified. Whereupon the owner executed a bill of sale passing title of the boat to the purchasers and, the documents in the case being again inspected, the foreign-exchange department of the Wall Street bank paid over the remainder of the purchase price to the American. But the ship still flew the American flag, and that emblem cannot be dealt with in any offhand and inconsiderate manner. So the attorney for the purchaser presented the bill of sale to the collector of the port, who then made a statement in the form of a letter, saying that the ship in question was no longer owned by citizens of the United States and, therefore, was not entitled to American registry. The attorney presented this statement and the bill of sale to the Norwegian consul, who did a little letter writing himself, to the effect that satisfactory evidence had been laid before him that ship so and so belonged to Norwegian citizens and might justly claim Norwegian registry.

There remained the little ceremony of hauling down the American flag, rechristening the ship with a sonorous Norwegian name and replacing the Stars and Stripes with the bunting of Norway, which ceremony may be as simple or as elaborate as the taste of the purchaser dictates.

That ceremony of hauling down the American flag and replacing it with Norwegian colors has been performed many times in our ports the last year and a half. American shipping men have some misgivings about it, especially as Norwegians are inclined to buy for cargo purposes the best boats that they can get hold of. If you should run over the record of ship sales week by week you would find in about half the items "Sold to Norwegians," or "Bought by Norwegian Interests." Apparently they have bought much more shipping than all other peoples put together where the sales involved a change of flag.

About the time of the transaction mentioned above another small group of men went from a law office to the foreign-exchange department of the same bank. They had a contract for the sale not of a ship, but of a contract for a ship. Norwegians and their brokers have cast about not only for actual shipowners but for prospective owners as well. In this case an American had secured a contract with a responsible shipbuilding company for the construction of a vessel that was to cost four hundred thousand dollars. Then he had put that contract in the hands of a broker to sell, and the broker had at once got in touch with a ship-hungry Norwegian who had agreed to take the contract off the American's hands at a premium of two hundred thousand dollars.

There have been a good many cases like that. Usually the shipbuilding company prefers to hold the American whose responsibility is known to it, so the contract for the building of the ship stands as it was drawn; but the American and the Norwegian make a separate contract whereby the latter—first paying down a fifth or so of the purchase price—binds himself to make further payments in such a way as to cover the American's payments. At the end of the deal the American has a fine profit; but the ship goes at once under the Norwegian flag.

Of course the Norwegians wouldn't pay a premium for a contract if they could let a contract direct to a shipbuilding company; but all shipbuilding concerns here and everywhere else—excepting possibly in Germany—are choked with orders, and Norwegians have already let in this country and Canada as many orders as the companies would take and guarantee delivery within a reasonable time.

As to how the boom in shipping has affected the building end: In the fiscal year 1913 two hundred and forty-three thousand tons of steam vessels were built in the United States, and in the fiscal year 1914 two hundred and twenty-four thousand tons, while on the first of October, 1916, one million four hundred and fifty-four thousand tons were building or under contract.

Norwegians the Eager Buyers

FORMERLY British yards built seven to ten tons of merchant ships to our one; but at present we are running neck and neck with them. A report by the Department of Commerce—after giving the tonnage under contract at American yards on October 1, 1916, at almost a million and a half, as noted above—makes the following comment:

> On June 30, 1916, Lloyd's Register reported merchant vessels of one million five hundred and forty thousand tons under construction in British yards. . . . At present, completed outputs of American and British yards are about equal. During September American yards finished nineteen steel merchant vessels of forty-six thousand gross tons, and made new contracts for forty-seven steel merchant vessels of two hundred and eight thousand tons. The month's new contracts equal all the steel merchant tonnage in the United States building or under contract on July 1, 1913, and exceed the tonnage on July 1, 1914.

Finding a shipyard that will take a contract to build a merchant vessel—except possibly with long-deferred delivery—is not easy. But the Norwegians have done what they could. This report by the Department of Commerce, after saying that during September American yards made contracts for the construction of vessels of two hundred and eight thousand tons—or pretty nearly as much as they built in the fiscal year 1914—adds: "About half of which is for Norwegian owners."

So in the midst of the boom, while we are busily talking merchant marine, those eager Norwegians have come into our own shipyards and taken half their capacity. Every expedient is being used to rush work on ships, some yards,

it is said, offering round bonuses to workmen if deliveries are made in a certain time. In view of the conditions, officials of the Department of Commerce rather thought September's remarkable record would be exceeded in October, and no doubt Norwegians will figure extensively in it.

It was reported in Canada not long ago that Norwegians had been trying to place contracts there which would keep every yard in the Dominion busy to its capacity for four years to come; but the yards could take on very little of the business. Not only on the seaboard have the Norwegians been busy, but on the Great Lakes as well. Shipyards in Cleveland, Detroit and Chicago have signed contracts with them, and September afforded the unique spectacle of a Norwegian ship navigating Lake Erie. One of their inland-built boats had been completed and was steaming to sea by way of the Welland Canal and the St. Lawrence River. Of course shipyards in Norway are doing all they can, and it is reported Norwegian orders have been placed in every neutral European yard that would take them on tolerable terms.

Now the Statistical Abstract gives Norway a little less than two and a half million population, and it is a rather poor country, with no great industries, no large accumulations of capital, less than two thousand miles of railroad, and yearly exports round a hundred million dollars, or about the same as Algiers. But it is decidedly a seafaring country. Before the war it had, in round figures, two million tons of merchant shipping, or something over eight-tenths of a ton a head. This is double Great Britain's tonnage per capita and compares with five-hundredths of a ton for the United States. Sea fishing is one of its chief economic concerns.

Who Puts Up the Money?

IN SHORT, everybody in Norway is interested in ships and nearly everybody has a direct interest. In the old days it might be a one-sixteenth, one-thirty-second or one-sixty-fourth interest in a bark or brigantine. But since corporations have become popular everywhere the interest is usually expressed in shares of stock in some shipping company. In this way an important part of the country's savings has long gone into marine enterprise. And, of late, with amazing freight rates and dazzling ship profits, Norway has simply gone in lock, stock and barrel, man, woman and child—something as the population of a Western town goes in on a real-estate boom. A ship may be bought by an individual Norwegian, or by two or three individuals, but back of the individual, I am told, there is almost always a group enterprise with shares more or less widely distributed.

A great many million dollars have been involved in Norwegian shipping transactions in the United States. I am told there has not yet been an instance in which the dollars have failed to materialize at the moment they were promised. In all these transactions a cable has come from Norway saying that on presentation of certain documents at a New York bank so much money would be paid over, and the money has always been there. One New York bank has already, at this writing, paid or engaged to pay about fifty million dollars on account of Norwegian ship investments here; and the total Norwegian investment in shipping in this market, when existing contracts are completed, is estimated at a hundred and fifty million dollars—say, three times what the Government of the United States, after prodigious debate, proposes to invest for the purpose of inaugurating a new era in American merchant marine.

It should be said, however, that this is virtually the only free market for shipping. Since war began, Great Britain, France, Russia, Italy, Germany, Austria-Hungary, Belgium, Holland, Sweden, Norway, Greece, Spain, Denmark and Brazil have forbidden the transfer of merchant ships to other flags except by special permission of the government.

Since our new shipping act went into effect in September the American market has not been strictly free, either. That law provides that before an American vessel can be transferred to aliens it must be offered to the new shipping board at the same price which the aliens propose to pay. If the board declines to take it, then the sale may be completed. But though the law has gone into effect, the shipping board, to this writing, has not been organized, so there has been nobody to offer the ship to, and lawyers have taken the position that the sale might be completed without waiting for a board to be appointed and organized. This having been the only important market in which a foreigner could buy a ship without consent of the government, the Norwegian demand has largely centered here.

Naturally there is much conjecture as to where all the money really comes from, for Norway is a comparatively poor country. Unsubstantiated rumor has attributed some of it to German sources, for the German shipowner has been put out of business on his own account. Not being able to get into this shipping boom with a boat under his own flag, it has been surmised that he might be getting in through Norwegian friends. But if there is any such German participation the German Government certainly doesn't take it into account, for German submarines have been excessively free and easy about sinking Norwegian merchantmen, notwithstanding their neutral flag. Almost every day now comes news of some Norwegian vessel sent to the bottom.

In fact, Norway has lost more tonnage through submarines than any other noncombatant nation, and practically as much as France. In September, 1916, alone she lost eighteen ships of thirty-two thousand tons, and her total submarine losses to the end of that month, as reported by the Journal of Commerce, comprised a hundred and fifty-two vessels of two hundred and ten thousand tons. At war prices of say a hundred and fifty dollars a ton, this would come to more than thirty million dollars, and since October first the destruction has increased. It looks as though Germany took special pleasure in puncturing a Norwegian hull.

Blue-Sky Artists Hard at Work

THERE is also a conjecture that some English capital may have been slipped over to Norway for investment in ships, because investment in British ships is subject to a double handicap: First, the government is very likely to take over the ship, paying therefor substantially on a pre-war basis, which gives only a moderate return on the investment. Second, the government will certainly levy a heavy tax on the ship's profits—this levy, in the form of war tax, income tax and surtax, being estimated at seventy per cent or more of the net earnings.

But the best-informed opinion is that Norway finances these ship purchases out of her own capital and out of her ship profits. Two and a half million hardy and industrious people, even if they do not look at all plutocratic, can dig up a great deal of money when they set their minds to it. Unquestionably Norway is quite unanimously digging up for ship ventures.

At the beginning of the war Norway had two million tons of merchant vessels. When the effect of war on ocean freight rates began to be clearly apparent the Norwegians pitched right in to increase their tonnage in every way, by chartering, buying and building. They have reaped immense profits. Quite often a ship has paid for herself on a single voyage. Paying for herself in six months has been rather the rule. And the profits have gone back into the game, buying and building more ships. Moreover, the profits have been very enticing to investors, so that whoever could scrape up a krone has been pretty apt to put it into shipping shares. Thus the best-informed people, as far as I am able to find out, believe Norway is substantially financing the thing herself.

Evidently blue-sky artists have not overlooked the great popularity of shipping investments. Companies whose assets consisted of contracts for vessels to be delivered a good while in the future have floated their securities. Ancient tubs have been liberally capitalized. In one case a ship of sixteen hundred tons, thirty-four years old, which before the war would probably have been regarded very dubiously by anybody except a junk dealer, was capitalized at eleven hundred thousand kroner. It was even alleged that Norwegians had been bunkoed over here into letting contracts for the construction of boats, and paying down part of the price, to companies that existed wholly on paper; but this appears to be an entirely unwarranted slur upon Scandinavian prudence.

There is no doubt, however, that the shipping boom over there has gone to great lengths. "New companies are being formed every day," said a Norwegian shipping man. "The people are wild about ships and the earnings which war has made possible. It is said that in Christiania, which has about three hundred thousand inhabitants, there are between two and three hundred brokers who do nothing but deal in shipping stocks."

Putting the Brakes on the Ship-Craze

THE last week in October cable advices said that the Norwegian Government had enacted a law forbidding its subjects to place contracts for ships in foreign yards, the object being to put a damper on the craze for ship ventures. But things of that sort are more or less incidental to all booms in all lands, and while Norway's enthusiasm may go too far, so that some investors have reason to regret it, there remains the solid fact that notwithstanding war losses Norway is increasing her merchant marine at a great rate and making a great profit out of it. In addition to ships bought here, at least a hundred and fifty good vessels are now building in American yards for Norwegian owners.

Generally speaking, without doubt the Norwegians know what they are about in nautical matters. The public is used to investing in ships; banks are used to handling ship securities. This is a point of first importance in the matter of upbuilding a merchant marine.

"Investors and banks in the United States, broadly speaking, know nothing about ships and hardly want to know," said a man whose wide experience enables him to speak with authority. "Go to the average offices of a big banker right here in New York with a proposition to handle a bond issue on a ship, and he is apt to ask you, to begin with, whether it's an airship or a water ship; also he is apt to be about as friendly to the one as to the other. He knows very little about shipping beyond a general impression that ships are risky, unprofitable things. If I wanted to finance a shipping venture to-day I'd take the first train out of New York for Cleveland or Detroit or Chicago.

"Out there on the Great Lakes they have had a big and fairly profitable shipbuilding and shipowning business. In 1906, 1907 and 1908 eight hundred and fifty thousand tons were built on the Lakes against one hundred and fifty thousand tons on the New England seaboard. In those years considerably more than half the total tonnage turned out in the United States was built on the Lakes. True, their

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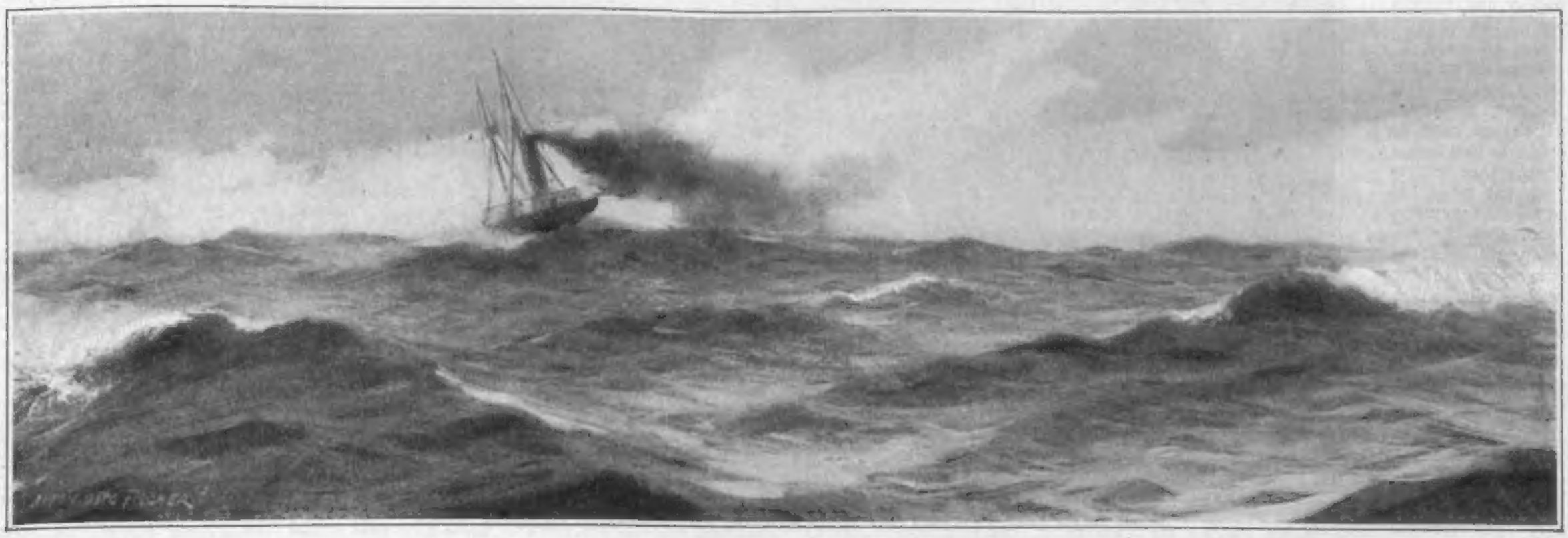


PALMS AND PARASOLS

By William H. Hamby

ILLUSTRATED BY W. H. D. KOERNER

THE train seemed in no nervous haste to get away. Bolton stepped off. On the platform was that activity of indolence which the arrival of a train stirs at a village station. An old Cuban woman hobbled along on crutches offering lottery tickets for sale; a dark, wiry boy held up to the car windows a tray of sweets; a black old man with a cascade of gray whiskers was crying in shrill Spanish his dairy products; a slatternly mulatto offered clusters of oranges strung together by a thread run through the skin; and a bony Cuban bartered small greenish bananas for "*un centavo.*"

Bolton had sauntered to the end of the platform, attracted by a great Bougainvillæa shrub gorgeously in bloom, when a familiar American expletive made him turn. He had not known there was another English-speaking person on the train.

By the operator's open window stood a tall, spare man wearing a long clerical-looking coat, a brown wide-brimmed soft hat and eyeglasses. He was laboring at the telegraph operator. It was impossible to labor with that self-possessed young Cuban, who sat with his feet on the desk by his keys, contentedly smoking a cigarette, while his indifferent eyes looked clear beyond this irritated and irritating American to next Sunday's cockfight.

The eyeglassed passenger was demanding, with much Spanish gesture and a little Spanish language, to know why the train—already marked on the bulletin board "Six Hours Afterward"—should be standing there for fifteen minutes.

Bolton left his new species of flower and sauntered up to this old familiar human species—an American in a hurry to get somewhere.

"Learn the trouble?"

"Yes"—the other lifted the corner of his wide mouth sneeringly; "the operator lost his lead pencil day before yesterday, so he can't copy the orders until the company sends him another."

Bolton smiled a little, took off his straw hat, and pushed some of the abundant hair back from a moist forehead. His brown eyes were scrutinizing his fellow American and the clerical garb.

"Got a poker game on to-night?" Bolton's lips parted a fraction over teeth that usually stayed shut.

"Oh, hell!" said the eyeglassed one. "Don't you see I am a preacher?"

He mopped a handkerchief across his high, narrow forehead. Even March is hot weather for a wool coat in Cuba.

"Then why fret?" Bolton grinned. "It is a long time until Sunday. I admit that, though our Cuban friends may have a great deal of skill and virtue in some ways, they are not seemingly predestined for train dispatchers. Still, when you come to think of it, they are running the road for themselves—not us. So, if there is any worrying to be done, let them do it."

"But they won't," said the other in irritable disgust, which showed lines at the sides of his long, thin nose. "Yesterday, to-day and forever are all the same to them. Damn 'em!"

When the train got under way—and it was not a bad train, all things considered—Bolton took a chair in the observation car near his new-found countryman. But the fellow's outbreak at the delay seemed to have settled into sullen silence. Bolton was not a man to thrust conversation, like a snub-nosed pistol, into an unwilling victim's face. Instead, he sat watching the landscape.

Canefields, orange groves, half-desert stretches covered with brownish grass and chuckle-headed cabbage palms; then, outstanding in a field, a single royal palm, nearly a hundred feet high, strong and beautiful, one cluster of foliage blown back, like the hair of a girl facing the wind. It made Bolton think of the girl who stood at the rail on the deck of the ship two nights before, the wind on her face as she looked out over the dark, shimmering water. There was the same fine uprightness in the palm tree, the same haunting sense of a long-untold story, the same feeling of being alone and self-sufficient—yet blindly calling into empty spaces for some unknown good.

He had not known her name, where she was going, or whence she came. He had spoken to her only once—the last night on ship. The friendly, frivolous little thing with whom he had wasted his voyage had called her, very inappropriately, "Dearie." The frivolous one had slipped into a deck chair beside him, dragging with her the other girl, reluctant and reserved.

"Oh, Mr. Bolton," she bubbled, "you must read Dearie's palm."

Reluctantly the tall girl put out her hand. It was cold; the palm lined and interlined with many curious marks. He studied it intently for several minutes without speaking.

"What do you think of it?"

She spoke a little restively, as though about to withdraw the hand from his.

"It looks," he said, "as though it had been clenched all its life."

Quickly she drew it away and turned her face from him; but he caught the glint of a tear.

"It has," she said deliberately, and got up and went to the rail, and stood looking out at the sea.

He had not spoken to her again.

"Going to Camagüey?" asked the man with the glasses and clerical coat.

Bolton stirred and turned from the car window. He had watched the palm tree out of sight.

"No—to Pardita."

"So am I." He turned to Bolton with a new interest. "Business there?"

"Y-e-s; of some sort," smiled Bolton. "Do you happen to speak Spanish?"

"Much better than the natives." He took off his glasses and rubbed the red ridge they left on his thin nose. "I speak eight languages and read three more."

"And how many do you understand?"

"Enough to make me wish most of 'em were dumb!" replied the thin-faced one. He had missed the irony in the tone. "My name is Hudson—C. P. Hudson, of the Pardita Sugar Mill Company. If I can be of any help to you—in the way of giving you information about the country or people—call on me."

"Thank you. My name is Emory Bolton. You know the natives quite well?"

"I should say so!" Hudson laid his hat in another chair and pushed some sweaty, straggling hairs from off his forehead. "Entirely too well."

"What sort are they?"

"Lazy, lying, treacherous, ungrateful, meaner than the devil's stepmother! They loaf on you in the day, steal from you at night, cheat you at dinnertime, and lie to you both day and night."

"I suppose," suggested Bolton, "that an American down here who knows nothing of the language or the people does not stand much show!"

"Not a bit in the world! No more show than ——"

"A Cuban in Chicago or St. Paul?" suggested Bolton seriously.

Hudson turned his long, solemn face and his rimmed glasses questioningly upon his fellow American. No; he was not jesting.

"You see," he explained, "I know what I am talking about—I know them! I have lived with them and done business with them."

"Eight weeks?" There was not a flicker of a smile.

"Ten," said Hudson, rubbing a long skinny hand over his right knee.

"I suppose," suggested Bolton impersonally, "that a man may learn all about a people in a very short time if only he goes among them with his mind already made up."

The next station was Pardita; he got up and returned to his section in the sleeping car, and sat down, with his face to the window.

Ahead he saw something that made him rub his eyes and look again—something that seemed part of a fanciful tropical picture. Out on the open plain stood two long, straight rows of royal palms; exactly spaced, lifting high their regal crowns of foliage, they stood in sentinel line, making a wide avenue of empty space—beginning at nothing and ending at nothing.

Forgetting that he spoke a strange language, Bolton turned to the man nearest him—a fastidiously dressed, alert, brown-eyed Spaniard.

"Now how in the world did those trees happen to grow like that?"

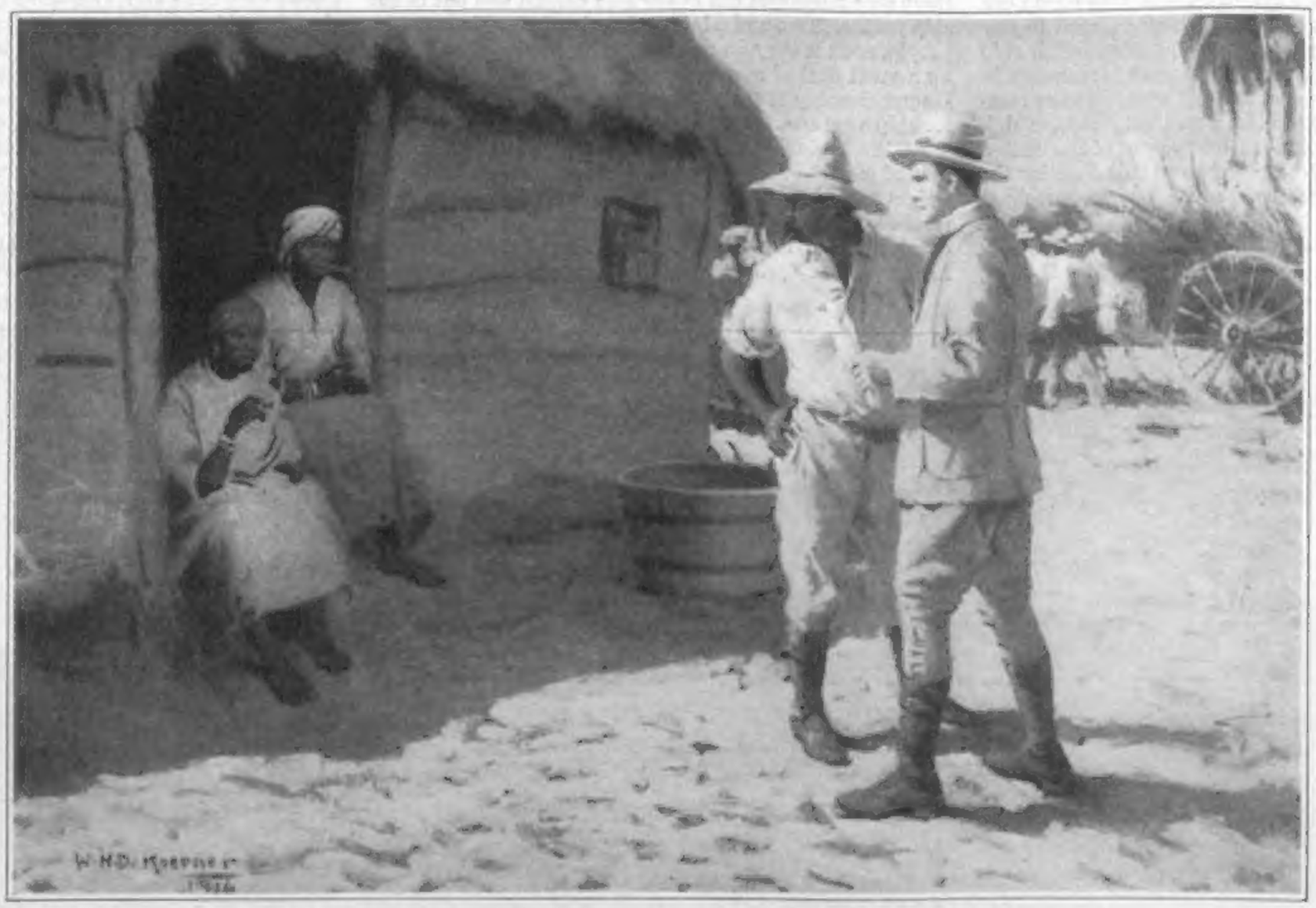
"Señor," came the unexpected reply in English, "they did not happen. They were planted; and once they led to a magnificent house. Now ——" He shrugged and waved his hand.

"I'm coming back from Pardita to see those palms," said Bolton.

The Spaniard smiled.

"You like them? I, too, go to Pardita, señor. I am Juan Madrigal." He lifted his hat, bowed and offered his hand. His brown eyes, a little humorous, yet profoundly sad, looked into Bolton's meditatively. "I, too," he said gravely, "like the empty Avenue of Royal Palms. At Pardita, if I can be of service to you, señor, I shall be glad."

In a moment a muscular, thick-shouldered Cuban, with black, shifty eyes and sullen face, came from the second-class coach and touched the Spaniard. Señor Madrigal apparently moved away from his touch in distaste.



Pietro Sent a Swift, Venomous Look at the Girl, Who Returned it With Uncovered Insolence

The black Cuban spoke a few words in Spanish, the only ones Bolton understood being "Señor Hudson."

Madrigal rose and, with a bow to Bolton, said:

"*Adios, señor.* At Pardita we shall meet again?"

"Yes," said Bolton positively; "we shall meet again at Pardita."

II

"I DO not see how you can go, Viola." Mrs. Millard's tone was as distressed as it could be without vehemence, and in all her fifty years Mrs. Millard was never vehement. "I do not believe it is necessary. If he has proved dishonest—which seems entirely incredible—there is the law to protect us."

Mrs. Millard's arms rested in her lap and the fingers of her right hand closed over the wrist of her left. She had a thin, bloodless face and smooth, economical hair—an aristocrat whose ancestral tree grew in New England rather than in the South. The Southerner glories in the hotness of the blood and the extravagance of grandfather; while the New England aristocrat pins her pride to the thinness of the blood and thickness of the linen handed down by grandmother.

The daughter stood at the window, her back to the room, looking out on the narrow, closely clipped lawn with its prim privet hedges. So carefully had she been taught to measure her words before she spoke that often she did her thinking without words. She was tall, almost rigidly straight. She had a thin, aristocratic nose, fine, slightly arched brows, and cheeks that might have been chiseled; but her lips—the secret dismay of her mother—were full and never needed penciling, and her hair was the color of a wood nymph's in October, and as unrestrainable.

"But, mother"—there was the patience of eternal restraint in the tone—"the law does not pay grocery bills, and there is his letter. He says himself that he made the sale—at one-tenth the original cost; but he does not even offer to pay us that one-tenth."

She turned from the window and looked down at her mother with unshakable determination. "We simply have to have that! I must go." She went upstairs to pack.

Mrs. Millard did not cry or walk the floor. She sat perfectly still, her feet side by side on the floor, exactly as became a lady, her thin lips pressed closely together, and shook her head sadly, despondently.

Simple, primitive people who live on victuals sometimes imagine the only real suffering is to be without the price of a loaf of bread. They do not see how anyone who still has a good house and silver and fine linen can really be in distress. But the aristocrat whose income is suddenly shut off suffers infinitely more than the originally poor. There are a hundred things—customs, traditions, social amenities—dear to them which they must give up, and suffer at each giving over what people will say; and then, after all, face the same bread problem the poor man faces.

Mrs. Callicton, a kindred soul, came in to see how much information she could get in exchange for a little sympathy. She had been much interested in the increasing frequency and persistence of bill collectors at the Mulard door the last few months.

"Yes," said Mrs. Millard; "Viola is going. But it seems dreadful to me—simply dreadful!

"I cannot yet believe, Mrs. Callicton, the man intends to be dishonest. Why, I have known his people always! He comes of one of the very best families. And there never was a man more moral and punctilious. His manners were simply perfect and he was always so careful of his influence.

"Daughter said, in all the four years she was at the Heights, she never heard him mispronounce a word; and he was most strict in his conduct of the school. That was why I sent Viola there. You know, Mrs. Callicton, there never was a girl more carefully raised than Viola. From the time she could talk she has been taught to be a lady. I never have allowed her the privileges that make other girls so coarse and common.

"Except while she was away at the seminary—and you know how perfectly the girls were looked after there—she has never gone anywhere alone or been away from me a single night.

"And now to see her start out alone on that long, dangerous trip! Why, Mrs. Callicton"—for once her perfect composure forsook her and Mrs. Millard wrung her hands—"think of it! My Viola going off on a trip like that without a chaperon!"

The daughter came downstairs, carrying a heavy suitcase. She set it down and began pulling on her gloves. There was something in the depths of the girl's gray-blue eyes—a sort of smoldering excitement—something in the quick, deft strength with which she drew on the gloves, that worried her mother.

"I am So Glad—it Was Splendid, the Fight You Made!"

"Now, Viola, if you must go, give that letter of introduction from Sally's cousin to Mr. Armitage at ——"

"I'll get along—don't worry! I hope I can do some good." Her eyes were on the fingers of the gloves which she was pressing into smoothness. "Good-by, mother."

As she walked straight and swiftly down the walk with the grip in her hand, Mrs. Callicton exclaimed:

"Why, I do believe she is glad to go!"

It was night; the ship, southbound, had pushed into the Gulf Stream; the frost was out of the air; the wind and sea sang of eternal spring.

Nine times Viola Millard had walked round the deck. Many people had watched her—so straight, aloof, almost fierce; but no one had spoken to her.

She stopped by the rail in the shadow on the port side and stood looking out at the waves, greenish black, a little white foam here and there, and over it the faintest glimmer of a new moon. Her shoulders rose and fell with a deep breath. She bit one of the soft pink lips until it was as white and bloodless as her chiseled cheeks.

Life is apt to be hard on a girl with a cool brow, critical eyes and bloodless cheeks, who yet has soft pink lips and hair like a dryad in October. Whether she turns to the right or the left there will be war; and if she goes straight ahead—only a barren desert.

Her mind was seething like the divided water roaring down there at the side of the ship. It had been for seven days. Twenty years—ever since she could first think at all—she had sat primly by the little trickling stream, though she longed for the rivers and oceans of life. And then, all at once, the little stream dried up and she had set sail. But how different from her longings! Instead of a quest for the golden dreams of life and pleasure, she was driven forth by poverty on this horrible mission.

People who babble of secret sorrows have none. They may have sorrows, but they are not secret, certainly. They are not deep enough and still enough. They are too fluid to be invisible and too splashing to be inaudible.

But Viola, in all her twenty-four years, had never babbled. In the three days on ship she had not talked to a soul except the stewardess and a little warm-hearted, fluffy-brained girl who could not be repulsed.

How ignorant one can be at twenty-four, and how wise!

As she stood looking out into the night shadows upon the sea she remembered, with a burning sort of shame that made her clench the rail, how many, many times in the past seven days she had had to hide her ignorance.

And yet how she knew people! Women with their arid brains and cactus tongues. And men!

She bit her lip again until the blood almost burst from it—and clenched the rail until her hands ached.

"Dearie"—the fluffy-brained one's hand was on her arm—"come with me. There's the most mysterious man round here by our deck chairs. He reads palms—and he is the loveliest liar!"

III

BOLTON followed what had once been a road through the woods; but fallen tree trunks were across the ancient cart tracks, and the thicket in places had edged in so close that some other traveler had recently hacked his way through with a machete.

No one at Pardita had been able to tell him, but he thought, from the description, this was the way. The road came out upon a canefield—a mile or more of canefield laid off into small squares of perhaps ten acres each. Here and yonder in the open under the hot March sun were bare little box houses, thatched with cabbage palms, where the hired laborers lived. The largest of these happened to be the nearest; and Bolton started for it.

The cane was thick and heavy, the large crooked stalks and long sharp leaves twisted together so densely that it would be easier going through the unbroken jungle. In places the canecutters were at work—expert Cubans who, with deft twists of the wrist, swung a heavy knife, cutting a handful of stalks and stripping the leaves with two or three strokes. The cane was thrown in piles, to be loaded on two-wheeled carts, each drawn by four yoke of oxen, then hauled to the sugar mill.

The Cuban whom he approached was Pietro Morengo, the foreman of that section of the fields. He was standing near the door of his house, piling maledictions on a shrinking, evasive young Cuban.

When Pietro turned, Bolton recognized him as the surly, insolent Cuban who had called Señor Juan Madrigal from the parlor car at the bidding of Hudson.

"Good morning!" Bolton gave him a nod and a wave of the hand. "I am looking for a piece of land." He took a paper from his pocket. "Can you tell me where I'll find it?"

A slow shrug of the left shoulder, and the black lips shut so that they protruded like a sullen boy's. He shook his head and half turned away. But Bolton had caught a look in his eyes that convinced him the fellow understood.

"Whose cane is this?" he asked.

Pietro shrugged his shoulder impatiently, shook his head violently:

"No Anglais! No Anglais!"

By the door, in the shade, sat two grown girls—darker even than their father—each smoking a large black cigar. One of them grinned at the tall, pleasant-faced American and, without removing the cigar, said in fair English:

"Et ees the Pardita Sugar Mill—Señor Hudson's and Señor Madrigal's."

"Thank you."

Bolton lifted his hat and returned a smile for the grin. Pietro sent a swift, venomous look at the girl, who returned it with uncovered insolence.

"Roads Come Pretty High; Land is Valuable. I'll Think it Over"

Bolton went round the two miles of dense timber and jungle and found another canefield on the east, where a Cuban and his family were cutting their own cane. Though Valentine Montez wore the rough garb and guise of the *guajiro*—hayseed—there was something distinctive about his high cheek bones and the softness of his brown eyes. He spoke a little English; but, before even so much as making an attempt to understand Bolton's mission, he insisted, with most gracious bowing, that the stranger must go to the house and partake of refreshment. In broken English but with perfect gesture he assured Bolton, at the door, that the house and all it contained were his—and he must always consider them so.

After accepting hospitality, Bolton drew out his diagram and asked about the land. Montez could not quite understand. Then Bolton spread out the deed, which was in Spanish. The Cuban read it easily.

"A-ah!" The shrug of the shoulders and the rising inflection told of clear understanding.

"Your land in there." He pointed to the woods.

The title to Cuban land is complicated and uncertain, because of the old Spanish grants and absence of surveys. This tract was simply described as containing sixty *caballerias*, bounded on the east by land owned by Señor Valentine Montez.

"This ees mine," gestured the Cuban; "on the north"—he laid it off with his finger—"by land owned by Señor Juan Madrigal; on the west—the beeg field"—explained Montez—"by land owned by Señor Hudson; and on the south by land recently bought by Señor Henry Gardner."

Montez, busy as he was with his cane, went with Bolton and showed the lines.

"There is nothing," said Bolton, "to tell where the other men's land ends and mine begins."

"Nothing—but what eet says," admitted Montez.

"And if one of the men whose land touches mine has taken a few rods, there is no way to prove it; for he is still west or south or north of me?"

"It ees very difficulty," admitted Montez.

"Thank you, señor." Bolton held out his hand to the Cuban. "And," he said to himself, "I predict that when I measure my land Señor Montez' canefield does not go one foot over his own line, but that Señor Hudson's will include a strip of about six rods of your Uncle Emory's."

The young American had waved good-by, and the Cuban bowed twice, when Bolton turned with another question:

"Oh, señor, where are the long rows of palms?" And Montez not getting the question, he added: "Two long rows, very tall palms—over there?" He motioned toward the west.

"Where? How get there?"

"A-ah!" the Cuban had caught the meaning, and directed him. It was only three miles.

Bolton took the road west.

"Well, pilgrim," he grinned to himself, "the afternoon is not far spent; and we'll see in the evening the avenue upon which the ghosts of the old Spaniards walk."

The sun was two hours high when he came to the north end of the Avenue of Royal Palms. He stood in a sort of speculative awe, looking down the long straight lines of those Kings of the Tropics.

Here, no doubt, the old road ran on its way to the coast. Back yonder half a mile was the mansion with all its courtly splendor; and back of it the great plantation, its peons, its carriages, its soldiers, and visitors from the Old World.

The long lines of palms on the right and the left, stately, majestic, bare for nearly a hundred feet and then crowned with green foliage blowing in the wind, drew him, in a sort of hypnotic reverie, down the long-deserted driveway.

And then, as his eyes followed ahead to the place where the avenue ended in nothingness, he saw something—a rock from the old mansion; and—yes—a spot of color—a parasol. It was a decorous parasol, but touched with color; and the girl who held it sat alone on the ruins of the old house, her face to the east, as still as the Sphinx on the Egyptian plains.

Bolton forgot the ghosts of the old Spaniards and went forward in a swinging saunter that was far outrun by his eager interest; for, even at that distance, he knew it was the girl he had met that last night out of Havana on the deck of the ship—the girl whose hands were always clenched.

IV

BOLTON knew, when within three rods of the parasol, that the girl did not intend to recognize him. She looked as though she had never spoken to anyone in her life to whom she had not been introduced, and never intended to. And unfortunately the friendly, frivolous one who had precipitated the palm reading had neglected to introduce them.

"Good evening!" The young man lifted his hat and spoke in a tone that had melted ice from Maine to South Carolina.

There was not a movement save a slightly increased rigidity of the girl's face. Her eyebrows were arched and appeared ready to go higher if the intruder advanced one word nearer. Unfortunately she was bareheaded, and no combination of hairpins and combs could quite keep down that wavy hair; and her lips were too full and soft, though now pressed into a bloodless line, to sustain the freezing intentions of brow and eyes.

"Her ears are heavy,
Her wings are furled;
She sits on a rock
And broods o'er the world,"

Bolton quoted solemnly. His hat was off and the sun was on his thick brown hair.

She glanced at him to see whether he really knew Emerson or had accidentally heard that verse garbled.

He met her eyes for an instant—and they hurt him as had her clenched hand that night on shipboard. He thought of a fanciful, sensitive little girl, called in from play and slapped, and set on a stiff chair and told to think of her soul.

"Lady of the Palms and the Parasol, I'm a poor white gypsy fortune teller; a pilgrim in a strange land, perishing for want of food." He shook his head sadly and gestured despairingly. "Alas! I can't speak a word of Spanish; I can't make the natives put out their palms or understand when I hold out mine.

"Fair lady, won't you have pity and cross my palm with silver, and let me tell your fortune? I will tell it—all the way from that day you watched them fashion the Sphinx on Egyptian plains until this evening, when you followed the ghost of an old Spanish cavalier down the Avenue of Palms.

"Only fifty cents, lady!" He held out his hand and smiled.

For a moment her expression changed, as it had the first time she looked out on the sea, as though in that instant she forgot her aloofness and bitter suspicion.

"Why, yes," she said; "you may tell my fortune."

He sat down on a smaller stone in front of her and reached for her hand. She drew it back, left it clenched in her lap, and shook her head.

"Very well; the eyes, then."

She glanced to the right and left a little uneasily, as though her eyes took hold of a palm tree on either side to brace themselves; and then met his defiantly.

He looked straight and steadily into the gray-blue wells of her soul—to analyze the poison some vandal had thrown into the springs of her heart. Then he turned his eyes aside—past her to where the sun was entangled in the tops of a distant mango tree—and spoke as though a thousand miles away:

"Once there was a little girl who wanted to play out with the birds and butterflies, and lie upon the grass, and hide in the cool woods. But they brought her in and told her she must sit just so; and keep her feet turned just so; and nod her head just so; and not soil her dress, or speak or laugh loud—or she never, never could be a lady.

"And when she grew up, though she hated it, she walked just so, and spoke just so, and never, never did anything that did not become a lady.

"And all the hours of all the days of all the months she stayed inside the bars of the narrow pen which they told her was propriety and good breeding. She was admonished and precepted and taught never to look out, never to think out, or ever to pray outside that pen.

"Of the chosen, whitely washed sheep they brought in through the regular gate she found some very stupid, and one—the whitest-looking one—very, very bad; far worse than a wolf, for he was not brave and free like a wolf.

"The girl, sorely hurt, became very devout; but one day she discovered that those who had taught her to offer incense to piety had stolen the silver urn and left in its place an ugly pewter bowl."

A sharp, gasping breath brought his eyes back from the mango tree. She was white, her eyes dilated, her lips quivering, her hands opening and closing.

"How did you know—how did you?" It was almost a whisper—fierce and tragic.

He smiled at her slowly sympathetically, until it eased down the tension.

"What else?" She tried to smile and appear indifferent.

"Not much. She broke out of her pen, bitter and full of unfaith, believing, because she had found some of the select whitewashed sheep very, very bad, that all the flock on the hills far away were also very, very bad. She is carrying her fence with her."

He got up, whistling, and went to study the trunk of the nearest palm. He was quite sure she was crying and would not want him to see.

"And what of the fortune teller?" It was a friendly tone that brought his attention round from the palm to the parasol.

"Oh, the fortune teller!" He pushed the hair up from his forehead with the palm of his hand. "The fortune teller is a soldier of psychology. He goeth wherever his mind yanketh. He answers the call of interest and has no set paths, or seasons, or standards. He lies when it answers better than the truth. He loves whomsoever is willing and steals when theft is good. He has known much trouble and joy. Has been married thirteen times and has run away fourteen; and never works until the day after to-morrow."

"I don't believe it!" she exclaimed, almost fiercely.

His head lifted high and he laughed—laughed as those old palm trees had never heard a man laugh.

"I believe," she said, drawing down her brows and biting her lip, "if one needed help very much, you could be trusted."

His face sobered.

"Begin," he said, looking down the long Avenue of Royal Palms, "by believing nothing. But tear down the picket fence and leave your mind open. Don't hate! Don't hate! Then whatever faith you gather will be good.

"As for help—there is one way I might be of service. If you ever need anyone to help you see a sunset or gather wild oranges, send for me. *Adios!*"

And with a wave of his hand he turned and walked away down the avenue, never so much as looking back.

Sitting perfectly still she watched him until he was a moving figure on the open plain. She drew in a breath that hurt, and shut her fingers into the palms until they ached.

This had been the hardest day of all. In the morning she had gone to the Pardita Sugar Mill to see Hudson, but he was not in the office. Instead, the superintendent was there—and he was Collins!—the man who had professed, with all his solid, plump respectability, a love for her as lasting as the trees; and she had seen it wither in an hour when he learned that her mother had put their last dollar in Hudson's Cane Company. And now he was here in league with that man—and living with a young Cuban as housekeeper! Collins! Ugh! She turned cold at the very sight of him.

And then, in the afternoon, when she forced herself to go back and see Hudson! He had lifted his glasses from his nose and stared at her with the same shocked disapproval with which he would have glowered, at the Western Heights Seminary, had she stepped off the campus without a chaperon.

He crossed his long, thin legs, shook his head until the stray wisp of hair angled halfway down to his grayish eyebrows. He let her know he was deeply disappointed in her very unladylike behavior. It was not a country in which a young woman of any sort should travel alone—least of all a lady! What was her mother thinking of!

"I Forget Your Name—But I Met You on the Train, I Believe"

Then, when she pressed him for the money due them, he evaded, explained, promised in that old suave way that always convinced her mother and the rest he had deluded. But Viola knew he never intended to pay a dollar; the money was gone. She had known even in those four years she was practically in prison, under him in the boarding school, that his morals and propriety were platitudinous bait to catch shallow mammas for patronage and bequests.

Back of all his pious and punctilious haranguings she had always observed a cold, obscene greed.

Hudson, Collins, Lamin—all very, very high back home! "And these are men!" She spoke the bitter sneer aloud.

Then, her eyes following the long, long shadows the royal palms threw across the Cuban plain, she saw the moving figure of the man who had offered to help her—see the sunset!

She rose. The parasol rolled to the ground. She put out her heel and broke the ribs, and ground the silk into the dirt; then stood straight, rigid, her head lifted high, her face to the west. The sun was gone; the twilight came fast.

"I don't need any help to see the sunset," she said fiercely. "There is nothing to see."

V

IN A WEEK Bolton had a hundred Cubans clearing his sixty *caballerias* of land. Clearing a canefield is a simple process in Cuba: the trees are chopped down with axes, the underbrush hacked off with machetes. It falls as it will and lies where it falls until dry; then a match and a wind—pouf! It is all done. The unburned logs lie undisturbed. Without so much as a furrow the planter goes through the field sticking joints of cane into the loose soil every five feet.

Then it's all over; no plowing, no hoeing—nothing to do except cut sprouts the first season and for six or seven years the cane yields heavy crops, without the slightest cultivation.

Bolton had been back twice to see the Avenue of Royal Palms; but there was no parasol.

Sunday he went to Pardita to call on Hudson. The company's office was the front room of a four-room frame house which stood two hundred yards from the Sugar Mill, and afforded a good view of the company's canefields.

Hudson was at a pine-board desk figuring as Bolton stepped through the doorway. Two stray wisps of his long, thin hair, rolled together by sweat, straggled down his high forehead. He turned his head and looked up through his glasses in an amazed, accusing way that betrayed him to Bolton, who smiled and good humoredly saluted:

"Good morning, professor."

"It is you, is it? I forget your name—but I met you on the train, I believe. Have a chair."

He took off his glasses and rubbed that red streak on his nose; then called a Cuban servant and ordered drinks. As he drank he swore when it was not necessary. Evidently he was learning to drink and swear in Spanish.

Plainly, Bolton thought, he has a piratical mind and puritanical body. After long years of calculated repression he is avid for vice, with no real enjoyment of it—and that makes a very ugly combination. He would be utterly, pedantically commonplace had not greed stirred his imagination and cunning.

"What have you been doing? Expected to see you before now. They usually get broke and come round to borrow about the third day."

"I have been rather busy clearing my land—what is left of it," said Bolton.

"Ah! You have some land? And these d——d Cubans have been stealing it? How like them! They are good at that.

"One fellow east of here, Montez, tried to hold me up. Wanted one thousand dollars a *cab.* for his land. I bought mine—finest cane land on the island—for three hundred dollars a *cab.*"

"That is what I paid for mine—ten years ago."

"Montez will be glad enough to sell it at one hundred dollars a *cab.* before I get done with him."

"Yes?"

"They can't bluff me!" He arched out his thin chest and deepened the wrinkles round his mouth. "I know them and I know their land. No land in this country is worth thirty dollars an acre."

"I am glad it is cheap," said Bolton with the flicker of a smile. "When I get my land in cane I'll need a road across the south part of your field to reach the Sugar Mill. I'll just buy a strip a couple of rods wide; that is what I came to see you about."

"Oh!"

Hudson put back his eyeglasses and studied Bolton as though he were an audience.

"So you need a road?"

Bolton nodded.

"Ahem! Roads come pretty high; land is valuable—that is, land in cane. I'll think it over."

"If you don't care to sell"—Bolton looked out keenly from half-closed lazy eyelids—"I'll just swap you that strip of my land which is in your canefield for the road."

Hudson was very indignant. There was none of Bolton's land in his canefield. If any land was missing it was stolen by some of these Cubans; and he started on another tirade against the natives.

Bolton rose.

"I'm sorry, professor, to leave before the benediction; but Sunday is my rest day and I don't want to get my brain working. Six days, I think; and on the seventh I walk. Good afternoon!"

And as he left he knew if Hudson's eyes had been thorns his back would have been jabbed as full of holes as a pepper duster.

A mile north of the village, at the edge of what was once a great sugar plantation, was the old home of Señor Juan Madrigal. Bolton found the Spaniard in the patio; for even the country houses were built round a court, the garden inclosed.

At Señor Madrigal's greeting, Bolton thought, one might come direct from a rough sea voyage, an Irish wake, or a political convention, and the señor's courtesy would iron out the wrinkles so his soul would look like fresh new linen. After salutations and felicitations Señor Madrigal said: "I wish you to meet my daughter."

The girl was called—tall, slender, almost fair, with the faintest olive tint in her clear skin, brown eyes, and very dark hair. She greeted the visitor shyly, but with all the cordial hospitality of her father.

"Josephina," said Madrigal, "was educated in the States."

The Spaniard somehow, though still present, slipped from the conversation.

"I veery glad for a chance to talk with someone from the States," said Josephina. "I like your country veery much, señor."

"And I like yours, señorita," smiled Bolton.

"I veery glad!" She gave a delighted little lift of her hands. "So many who come here find"—she had started to say "fault," but out of courtesy she said—"eet not quite like home."

Bolton laughed.

"I like that! You would jump into a thorn patch rather than even suggest an unpleasantness."

"I have an American veesitor," she said quaintly—"a friend who was—what you call her?"—she laughed—"school ——"

"Mate?" he suggested.

"That ees it. Señor Hudson was president of the school."

"Oh! I see!" Bolton exclaimed.

"I would like for you to meet my friend Viola—Viola Millard. Shall I bring her?" She rose.

"Wait!" Bolton waved her graciously back into her seat. "Señorita Madrigal, it would be a delight to meet any of your friends; but just now I have run away from a hundred million Americans because they grumble about the weather and brag about their souls. This visit is so delicious—why risk spoiling the ambrosia with a third ingredient?"

Josephina blushed prettily, batted her eyes very fast, lifted her dark arched brows.

"You are very kind, señor, but I fear me you are a flatterer."

"I am," he smiled. "It is the only thing I have ever discovered in which the demand exceeds the supply."

"Fair Lady, Won't You Cross My Palm With Silver, and Let Me Tell Your Fortune?"

When he left, Señor Madrigal could not possibly see him go away on foot. He should ride the Spaniard's best horse, which he must keep as long as he would. Galloping away across the open country west of town in the early afternoon, Bolton drew suddenly on the rein.

"Viola!" And he stopped dead still. He took off his hat and tapped the side of his head three times. "So hard," he muttered, "an emery wheel could not raise a dust from it. Why, of course, that is she. Viola Millard is the girl of the Palms and Parasol."

He alighted in front of the tent he had pitched by the north end of his woods and called to José, his young Cuban errand boy. He would send the horse back to Señor Madrigal at once.

Before José responded to the call, Bolton heard the beat of another horse's hoofs. Back upon the dusty road that ran across open fields of scrub cabbage palms he saw a girl galloping desperately.

It was Viola Millard. He knew her a quarter of a mile away—knew her by the way she rode. She was breathing hard as she drew rein at his tent—and, not from the hard riding, her hair was loose and her gray-blue eyes were smoldering with excitement.

"Will you help me?" she asked vehemently.

"How?"

"To see the sunset," she answered desperately.

VI

"YES"—and Bolton spoke seriously—"I will help you see the sunset."

He mounted Señor Madrigal's horse and rode away toward the west with the girl. They passed the canefields of the Pardita Sugar Mill and rode on across the open plain, barren save for brown grass and scattering shrubs. The sun was a handbreadth above the horizon.

A mile ahead up from the plain rose the Avenue of Royal Palms—each tall and straight, regally holding a story untold. The two riders had scarcely spoken.

"What have you seen in the sunset before?" he asked.

"Nothing," she said. "Nothing but darkness—and the end of another hateful day."

He laughed musingly—not at her, but at something he remembered.

"When I was a small boy the sunset looked always to me like the Judgment Day. I imagined the blaze in the west was the flames burning up the world, and that in a little while they would eat along so close that the ground would blister under my feet. I always began recounting my sins and wondering what chance there would be for me to escape in the golden chariot from the conflagration."

A hundred yards they galloped and the sun was on a level with the tops of the royal palms ahead.

"And what do you see in it now?" she asked.

"That the day isn't dead. The light is marching on—leaving cool, sweet shadows to me."

He did not turn, and missed the look of struggling hope in her face.

Under the west row of palms they sat on the horses and watched the sun go down and the quick, sure sweep of twilight come. When the light was all gone she drew a long, rested breath.

"You did help me," she said, a touch of friendliness and humility in her tone.

"Thank you," he replied.

They rode back in the dim starlight.

"Who told you about me?" she asked.

"No one."

"Did you guess all that?"—in surprise.

"No," he laughed; "I got it from the atmosphere you carry round you."

"Well, most of it—most of it was right. I—I believe I can trust you."

"No; you can't," he said quickly—"you can't trust anyone!"

"Why?" she asked. "Are they all treacherous—and bad?"

"Oh, no," he laughed easily; "but because you are chock-full of suspicion."

"Is it all my fault, then?" There was resentment in her tone. "How like a man! To lie to you and steal from you and shame you, and then say it is all your fault because you distrust him."

"When I was a boy, studying arithmetic"—his tone ignored her thrust at his sex—"for a long time I worked the problems for the answers. One day the teacher told me an answer in the book was wrong. I lost faith in the arithmetic and was suspicious of the teacher. But after a while, when I had really learned my arithmetic, I discovered the process was the thing, not the answer. Half the answers I got were wrong, but I knew the process was infallible and I could correct them.

"People," he went on slowly, "who pin their faith to fixed answers will always be fooled. There is no sum total of good that you can add up in any one person or institution and say this is the fixed answer to the great problem of perfection.

"If you grounded your faith on words, or looks, or clothes, or customs—no wonder you lost it."

She turned to the left to avoid the village and they rode toward Señor Madrigal's home.

"You have a lovely friend," he remarked as the house appeared in the dimness.

"You mean Josephina? You can't trust her—women are so treacherous, even to their best friends."

Bolton laughed enigmatically.

"Did you know I was there to-day?"

"Yes."

"I did not know you were," he said—"not until I had gone."

"I'll turn here. Mr. Bolton"—she wheeled her horse so she could look into his face—"I want you to promise to do me a favor—I trust you."

"Don't!" he said. "And I won't promise to do you a favor. Consider that I have smashed every tradition and code and commandment upon which you were raised. Believe that no one can or will keep a promise. Now state your request."

"It is only this: Watch the Pardita Sugar Mill Company and write me once a month of what you learn of their affairs. I'm going home to-morrow."

"Good-by!" He held out his hand. "And remember I have promised nothing."

"And," she said with a return of her chilling superciliousness, "that is exactly what I expect to get."

One evening, a month later, Bolton rode out to Señor Madrigal's. When the servant showed him into the garden neither Señor Juan nor Señorita Josephina was there—but Viola Millard was. The girl rose, her face crimsoning at his entrance, and started to escape.

"Keep your seat," he said. "Back so soon?"

"I did not go," she replied, composing her agitation. She was acutely embarrassed. "And—and I was getting ready to go to see you."

"I'll have them saddle a horse and we will ride together."

He saw very deep trouble in her face. The long untold story must be told. They walked their horses. The sun was almost setting. He glanced at her from time to time and waited. She was struggling pitifully to break through that wall of reserve.

"I did not go"—she bit her lip and looked off over the plain—"because—because I did not have the money. I don't know what to do. They are lovely to me—the Madrigals—but I can't go on and on there; and I can't borrow money of them."

"Nor of me?"

"Certainly not!"—quickly. "If you feel for a minute that is why I am telling you, I'll never speak to you again."

"Say on," he nodded.

"We have been cheated and robbed"—he noticed that the long, slim hands clenched the bridle reins—"by those we trusted. I came to try to get some of it back—a little—anything. I can't so much as get my carfare home—and I've been insulted!"

Her face was grayish white and she was shaking as in a chill; but she held herself in tense, bitter self-control.

"Do you wonder," she said directly in measured scorn, "that I trust nobody? Not even you!"

"My fellow rider," he said severely, "I have not asked you to trust me. I don't want you to trust me; I forbid it. Haven't I told you that in my thirty-three years I have told more than a hundred thousand lies; and that if you left your money in my hands while you so much as turned your back I'd spend it for husks to feed the swine? Why, you are not even safe out alone with me! If all the girls' hands I have held were linked together they would circle the Island of Cuba."

She looked round at him curiously, half in fright. He was very, very serious. It required a good deal of penetration to see humor in his brown eyes.

"I don't know what to do!" she said desperately.

"Well, don't cry." He knew what usually followed that statement.

"I hate everybody!" she said bitterly.

"I felt that way once, when I was a boy." He chuckled. "I had been swimming and a goat chewed up my trousers. Embarrassment is a great hate producer. The fellow whose grip is in the hands of his landlady usually does not bubble with love for humanity.

"But cheer up! Maybe there will be a revolution and you can get home as a refugee."

She did not respond to his raillery.

"Perhaps," he said, in a tone so really sympathetic it hid it, "you'd better tell me more."

She did, briefly, angrily at times; but he could fill in the sketch.

It was an old story to Bolton. It had been told in bitterness hundreds of times. An aristocratic widow, living on a slender but sufficient income, keeping up the traditions of pure propriety and pale impulses. The president of a select finishing school for girls, who appeared to the mater scholarly, pious and genteel. The organization of a big company—to make great wealth for everybody—in Cuban sugar land. One hundred thousand dollars in stock sold. Ten thousand dollars of it paid for land. More and more expenses; no returns. Failure! The widow's last dollar gone.

"And," the girl said, with eyes that smoldered and face that burned, "there were others who failed us. We have never trusted anyone who did not prove false."

"How many shares of that stock did you have?" asked Bolton when she finished.

"Three thousand two hundred—at ten dollars each."

"If you wish to go home," he said directly, "I'll buy twenty of those shares at five dollars each. But, at present, I believe I'd stay. Next Sunday evening ride to the Avenue of Royal Palms. Good night."

VII

ONE evening early in the week Bolton sat in the Spaniard's patio, visiting Juan Madrigal. They had discussed, among other things, the history and politics of Cuba.

"Señor," said Bolton with disarming frankness, "when I first came the people were polite, but I imagined they did not like me; I thought I saw it in their eyes. But even in a few days I fancied I saw a difference."

Madrigal smiled.

"The señor is right. A strange tongue does not long hide a generous heart."

"Thank you," Bolton said appreciatively. "Would you mind telling me just what the Cuban feeling for Americans is?"

The Spaniard hesitated a moment between his extreme courtesy and the evident desire of his guest for real information.

"You see," he said thoughtfully, "when the Americans helped Cuba gain her freedom our people looked upon them almost as gods—they liked all of them.

"Of course ——" He made an expressive gesture that covered the change. "Then they liked none of them. Now," he finished, "our people are learning the difference—some good, some bad."

"But, all together, the American occupancy was good for the island?"

"Most certainly!" assented Madrigal. "The American organization of our resources and government saved us many, many years of slow growth; 'even"—he smiled—"if it was not pleasant to be told that all our ways were damn-fool ways. You see, we have learned a great deal from the Americans in the way of government."

"Do you think it best that the United States withdrew, leaving the Cubans to self-government?"

"I think so," said Madrigal. "Our people were not an ignorant people. We had an old and well-developed civilization. We were versed in law and medicine and politics many, many years ago."

"Would it have been better for America to cut loose entirely? Or is it a help to know that the United States still holds the power to interfere?"

Señor Madrigal hesitated. It is hard for a proud man to admit that his people ever need outside interference. But he nodded thoughtfully.

"I think it is best as it is. Our people respect the law—are afraid of it—unless they discover that the law can be overthrown. Then there is perpetual trouble. So, the man with a mill, or a field, or a store, or cattle, when trouble threatens—well, he's very glad that America still stands back of the Government at Havana in case of revolution."

Bolton smiled.

"Señor, you seem to know almost as much about your people as Hudson."

The Spaniard's eyes crinkled in amusement a moment, but his mouth twisted in distaste.

"I beg your pardon for seeming impertinent," continued Bolton; "but, really, I have a reason for wishing to know. If you have no objection, will you tell me how you and Señor Hudson happen to be partners, and what is the plan of incorporation of the Pardita Sugar Mill?"

The Spaniard readily explained. He owned the Sugar Mill. It was old, the machinery not modern. Sugar was very low. He scarcely made wages for his people. Señor Hudson had one thousand acres of cane, very good cane. He offered to put the one thousand acres of land in at ten thousand dollars if they would organize a new company. The land was worth many, many times that; but ten thousand was all Señor Hudson asked. They organized a new company with one hundred thousand dollars capital—one hundred shares of one thousand dollars each. Señor Madrigal put in the old mill at forty thousand dollars and nine thousand dollars in cash. Señor Hudson put in the land at ten thousand dollars and forty-one thousand dollars in new machinery. So Madrigal held forty-nine shares of stock and Hudson fifty-one.

"I see!" Bolton nodded. "I thank you very much, señor—very much. No doubt you have found that many Americans whom you trusted cannot be trusted. Also, you will find many who cannot be trusted whom you can trust. Good-by!"

As Bolton rode away his fertile mind soon had the gaps all filled.

The next morning he went to the Pardita Sugar Mill. He found Hudson—long-tailed coat, glasses, soft hat and all—following his superintendent round, peering into the new machinery. He angled his head to one side and looked round at the interrupting American with antipathy.

"Well, what do you want?" he asked irritably.

"I want to accept an invitation to retire to your office for a short time," replied Bolton.

There was a sort of implied force in the tone and Hudson went, leading the way with swift, angry strides, his incongruous long-tailed coat flapping his thin calves at every step. He took a chair first, angrily readjusted his nose glasses, and jabbed a long bony hand at another chair.

"Well?"

Bolton took a typewritten manuscript from his pocket and handed it to Hudson.

"I want you to look that over," he said, and tipped his chair back against the wall to wait in leisurely restfulness.

The president of the Pardita Sugar Mill Company read avidly, the sides of his long, thin nose rising and falling like the neck of a spreading adder. Drops of sweat came out on the high, narrow forehead and zigzagged across his face. The title of the article was: The Effect of Tropical Climates on Northern Morals.

"Take the story of C. P. Hudson, for twenty years president of the most select aristocratic girls' school"—began the article.

It told of the impeccable, the supercilious, the ultra-moral president of the girls' school; and then of his moral collapse in Cuba—swearing, drinking, dishonesty. And laid it all in a semiphilosophical way on the climate.

"In the upper left-hand corner," said Bolton lazily, rubbing the back of his head against the wall, "will be a picture of President Hudson lecturing his school of girls on the beauty of moral and social perfection. In the lower left-hand corner will be a picture, which I got two days ago, showing Señor Hudson sprawled across his desk, too drunk for visitors."

Hudson slapped the manuscript down on his desk, lifted his head so his nose pointed dangerously at the young man, and glared through his glasses.

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NOT EVERY MAN'S GAME

I Managed to Make the Trip Without a Breakdown

By William Fell Smith

ILLUSTRATED BY FANNY MUNSELL

HARRY HALLOWELL, my young ex-partner, has persuaded me to repeat for the benefit of others some advice I have just given him. He believes it valuable. He says, too, the personal experiences I related—to illustrate certain points I aimed to emphasize—also are worth repeating. I have naught but Harry's word for that, but I lay much store by his judgment; and since he values my counsel I cannot, with good grace, ignore his.

The advice of which he thinks so well is based on twenty years' experience in the real-estate business. To-day I am like Othello—my occupation's gone; and that, too, when I am but forty-eight years old, hale and hearty, with enough of this world's goods laid by to make me feel secure and comfortable. I have an unencumbered brick dwelling to show for each and every year of my life as a real-estate broker—meaning a rentroll that nets me forty-eight hundred dollars annually; and, with nobody but myself to provide for, I have no reason to envy any one.

To be sure, a man cannot splurge socially or financially on forty-eight hundred dollars a year. I do not wish to. Henceforth my aim in life shall be to keep my properties in good repair, give my tenants a dollar's worth for every dollar they pay me, and add an occasional house to those I have.

I do not intend to spend the balance of my days in complete idleness. Mine has been too active a life to be changed at this late day into one of constant leisure. Twenty years of almost daily social and business intercourse with all classes of men—to say nothing of women—have convinced me that about the most discontented and unhappy people are the idle rich. No matter how wealthy a man may be, he should have some definite pursuit—something to occupy his time, to keep his brain from woolgathering. Nothing will so surely make a man useless to himself and his fellows as habitual idleness.

Good Will That Vanishes

I NEVER meet a real-estate man without wanting to ask him how he happened to become one. Not so many years ago men took up the buying, selling and renting of real property on commission only as a last resort—when they believed success improbable in all other lines of endeavor. Of late years a change has come. The realty fraternity of to-day boasts thousands of members who have joined it not from necessity but from choice.

Yet, after ample personal experience, I am of the opinion that the successful real-estate broker is a product of Nature and not worldmade; for unless a man has natural qualifications for the business he cannot master it. To do so is no child's play. I know of no business that is more complex, educational, mind-broadening and fascinating. To master it, a man must be a fiend for hard work. He must be truthful, honest, punctual, a logician, a linguist, a keen student of human nature, and something of a mathematician. Given those attributes, he will prosper—provided he has patience, courage, a good memory, a fair education, and enough credit or ready cash to keep the wolf from the door until business begins to come his way.

The calling is not one for the abnormally modest individual. The most successful real-estate man I know dotes on the ninth letter of the alphabet and uses it oftener than all the others. He is an extreme egoist, a chronic optimist; and he declares with the utmost candor and confidence that he is the smartest real-estate man in the world. Be that as it may, he is worth several million dollars, and all he has was made in the real-estate game.

There are some who do not take the business seriously. I refer to men engaged in other callings. That is chiefly because they do not understand it. Any business is what a man makes it. A highclass, competent real-estate man is a most useful citizen. He is broadminded, constructive, progressive and courageous, and commands respect and confidence. He is a big factor in the material welfare of his community, makes a market for land, prompts the erection of buildings, induces people to buy homes, suggests and advocates municipal improvements, and deals in the one commodity that is the basis of all financial security the world over.

Eliminate him and ere long town and city growth would cease—or nearly so—and land values generally would remain dormant and possibly decline.

He inspires seventy-five per cent of all land purchases. By his activity, foresight and persistence he adds mightily to the world's wealth and to humanity's comfort, prosperity and well-being.

There is no sound argument to the contrary. Critics may say what they please—I shall always champion my chosen calling. I like it and believe it a most worthy and important one. I'll admit I have reason to think well of it and have reason to be satisfied with it. I am at the top, as it were, looking down. If I were at the bottom, looking up, I might possess a somewhat less optimistic opinion. However, I do not remember that my mental view was any different even when my foot rested on the lowest rung of the ladder.

Yesterday I turned my business over to Hallowell. I did not sell it to him. He owned a quarter interest in it and I simply presented him with my three-quarter interest. I had nothing tangible to sell, so why should I have charged Harry anything for it?

A real-estate man's one permanent asset is his personality. On it depends much of his success. His business is founded on it. Through it he wins and retains customers. Many of those I secured Harry will lose. I hope he will be able to retain most of them and find new ones as well. Our business was a nice one, composed of renting, selling, fire insurance and the placing of mortgages.

A few months ago we cut out the fire-insurance branch. Last year we made fourteen thousand dollars net. What Harry will make this year will depend on himself and his competitors. He has a good income to start with; but can he retain it? My customers preferred me. Will Harry prove a satisfactory substitute? Customers who preferred him will stick to him; but his competitors will take some of mine away from him—how many only time will show. I mention these points merely to prove that a real-estate brokerage and renting business has no substantial market value. To exact a price for it is to ask somebody to buy a pig in a poke.

Some years ago I had an acquaintance who was a specialist in the selling of real-estate agencies. His name was Brown. He was a dapper and attractive fellow. His stock in trade was an oily tongue and a winning manner. His agency was a lucrative one. His father had left it to him. Brown disposed of it for twenty-five thousand dollars by inducing five other concerns to consolidate with him and establish a trust company. Brown demanded and received cash for his business. The others took stock in the trust company as payment for theirs.

Soon a new real-estate office was opened. Brown posed as its manager, while his twenty-four-year-old son headed the new concern. Through Brown's hustling and liberal advertising a big line of trade was secured. A large part of it was that which Brown had sold to the trust company. In a few years Brown junior sold out for sixteen thousand dollars. Brown senior then organized a real-estate company, which was duly incorporated. Again Brown was a high-salaried manager. That corporation took much business from the office which Brown junior had sold. Shareholders in the new company threw all their patronage to it.

When the second annual election of officers was held Brown notified them he would no longer serve as manager unless his salary was increased to eighteen thousand dollars a year. He was getting seventy-five hundred. His demand was too exorbitant to be granted. He wanted it to be refused. The refusal brought his resignation, with an offer to buy out all shareholders in the company. The stock was paying fifteen per cent. "If you don't sell to me I'll quit," Brown threatened, "and organize another company. Either give me the salary I ask or accept par for your stock."

He was the live wire of the corporation. They feared he would wreck it; but, rather than pay him eighteen thousand dollars a year, they accepted his offer to buy.

What Metcalf Overheard

HIS scheme was to reorganize the company, double its capital stock, sell forty-nine per cent of the stock for what the business cost him, and retain the balance, which would insure him control. The 1907 panic came before he could perfect the reorganization. In a short time there were no buyers for real estate, the mortgage business flattened out, and many tenants were unable to pay their rent. Operating expenses were heavy and every month receipts dwindled.

For once, Brown had made a wrong move. He was alarmed and discouraged, and determined to remedy a bad bargain so far as possible. He induced the former shareholders to repurchase the business for considerably less than he had paid them for it. They tendered him his old position at the old salary.

"Gentlemen," he said, "you're welcome to the whole outfit. I'm through for good. I've always promised myself that my first loss in the real-estate business would be my last. I'm done with it!"

He kept faith with himself. He went to Europe on a pleasure trip and was killed in an automobile accident in France. What of the real-estate company? It is still in existence, but has not declared a dividend since the panic. It hopes to earn a small one this year. In the city where Brown resided nobody has taken up his specialty. People have come to realize the folly of buying real-estate agencies. Pay a good price for one this month and it is liable to be worth next to nothing next month.

One thing that is a great help to a real-estate broker is a prosperous personal appearance. It often gives him an entrée to places from which he would be barred if he looked as though he were in need. I know a broker whose shabby attire repeatedly caused a millionaire to refuse him an audience. Financially the broker was up against it, but he had dogged determination. One day when he sent his card in to the man of wealth the office boy failed to close the door between the reception room and the millionaire's private office.

"I wish that rummy-looking fellow, Metcalf, would quit annoying me," the broker overheard the capitalist say to

his secretary. "He can't amount to much or he would not be so slovenly. I'm ashamed to have him calling here."

When the secretary emerged from the sanctum to say his employer could not be seen Metcalf had gone. Unwittingly the millionaire had done Metcalf a good turn. He kept away from the man's office for some time, but managed to meet him casually on several occasions and found him quite affable. Meantime Metcalf had raised the wind somehow and there was no better-dressed broker in the city than himself.

One day Metcalf walked into the rich man's office and sent in his card once more. He had written on it: "I must see you immediately and will not take No for an answer." His boldness turned the trick. He was admitted forthwith. The result was that he shortly afterward sold the millionaire a two-hundred-and-fifty-thousand-dollar business property.

Metcalf has worn good clothes ever since. He knows it pays to.

Though it is good policy for a real-estate man to dress well, he should not judge customers by the clothes they wear. I once came within an ace of making that mistake and it would have been a costly one.

A man who looked like a tramp came into my office and asked to see the head of the firm. The counter clerk directed him to me, and when he came over and seated himself near my desk I thought he was going to pour out a hard-luck story and brace me for a dime. I did not pay much attention to him; merely nodded and went on reading a letter.

"You have the Morton Block for sale, have you not?" he inquired.

"Why do you ask?" I inquired in turn.

"I'd like to know what you want for it," he replied.

"Have you a buyer for it?" I asked with a smile.

"Maybe," he said, returning my smile.

"Who is he?" I asked. I did not take the man seriously and was more amused than interested.

"If the price is right you are talking to him," he said.

"My dear man," I exclaimed, "do you know what they want for that property?"

Again he smiled.

"If I did," he said, "I should not be asking you. Would three hundred and fifty thousand dollars buy it?"

"I hardly think so," I replied, thinking him either mentally weak or trying to amuse himself at my expense.

The Shabby Man's Deal

"IF IT will," he said, "I'm ready to pay the cash for it. I mean what I say," he added, seeing that I appeared skeptical. "I've just sold my oil interests in Texas and want to invest some of the proceeds where they will be safe."

I could see he was amused at my instant change of manner.

"The Morton Block," I explained, "pays five per cent net on four hundred thousand dollars. I question whether it could be bought for less than that."

"I know all about what it pays," he said, "what the taxes are and what the building cost. I know, also, that the Morton estate needs money. If the property can be bought for three hundred and fifty thousand dollars I'll pay that for it."

Because of his shabby attire I had mistaken one capitalist for a knight of the road. In less than three weeks I handed him a deed to the property, and the attorney for the Morton estate handed me a check for seven thousand dollars.

Every real-estate man should familiarize himself with all laws governing a broker's compensation. Thereby he may save himself annoyance and loss. I shall never forget the first time I tried to collect a commission from both principals in an exchange deal.

The trade was an even one. Each property was priced at seventy thousand dollars. One of the principals had agreed—if I put the deal through—to pay me fourteen hundred dollars. When the day arrived for delivery of the deeds I told the other principal I counted on him paying me two per cent also.

"To be candid, Barton," he said to me, "I think I'm getting all the worst of this trade, and I don't think you should ask me to come across with a commission."

"But, Dever," I remonstrated, "I'm not in business for my health. I'm dealing off your property for you; so why shouldn't you pay me?"

"What's Wilson going to pay you?" he asked.

"Fourteen hundred dollars, or two per cent," I replied.

Half sneeringly he said:

"Oh, he is, eh? He must think better of the deal than I do. Do you know how much I am going to give you?"

"No," I answered.

"Not one cent!" he declared, most emphatically; he glared at me so fiercely that I lost my temper.

"Very well, Mr. Dever," I said, "we will call the deal off right now. I'd rather lose what Mr. Wilson is to pay me than serve an ingrate like you for nothing!" Saying which I picked up the two deeds from his desk and started to leave his office.

Wilson called me back. To Dever he said:

"Jim, if this deal is worth anything to you it's worth a commission. Be reasonable. Barton has to live just as you and I have. Barton, if he gives you seven hundred dollars, will you be satisfied?" he inquired of me.

"Well, Mr. Barton, Owning a Distillery Killed My Husband!"

Before I could answer, Dever opened his checkbook. Looking at me out of the corners of his crafty brown eyes he said:

"If you'll accept my check for seven hundred dollars in full payment I'll fill out the check immediately."

Secretly I was more than pleased with his offer. It meant a total of twenty-one hundred dollars to me for negotiating the transaction. He wrote out a check and handed it to me. Wilson also gave me his. I gave each man his deed.

Straightway I made for the bank on which Dever's check was drawn. Knowing the cashier, I said to him when I presented the check:

"I'd like to have the cash for this, Tom."

Tom glanced at the check, smiled and walked over and whispered something to one of the bookkeepers. They conferred in undertones for a moment. Then the cashier returned and said:

"I'm sorry, Barton, but it's a case of not sufficient funds."

"The devil!" I exclaimed. "How much too big is the check?"

"Very much too big," he replied. "Mr. Dever has only seven dollars on deposit."

With more haste than grace I rushed back to Dever's office. He and Wilson were still there. I was mad all through.

"Say, Dever," I exploded, "what kind of a rotten game are you working on me? You've only got seven dollars in that bank!"

"It hasn't taken you long to find that out," he said with a mirthless laugh. "If I'd given you a check on the Third National it would have been honored. I knew that Central Bank check was no good when I gave it to you."

"Then why did you give it to me?" I demanded angrily.

"Oh, just to close the deal," he replied.

"But you'll make the check good, of course?" I asked.

"Nix on making it good," he said in a most matter-of-fact way. He did not seem at all concerned.

"Then all I can do is sue on it," I threatened.

He was an uncouth, gruff chap, and the roar of laughter with which he greeted my threat was a roofraiser.

"Say, Barton," he said, "you will not sue on that check! You had no written agreement that I was to pay you anything and the fourteen-hundred dollar check Wilson gave you is as good as gold. You can't deny he paid you; and the law says plainly that unless it is expressly understood beforehand by all parties interested, and agreed to by them, a broker can collect but one commission in an exchange transaction. That's the law, Barton; so go and sue if you care to."

In the Wrong House

HE WAS a strapping big fellow, with muscles like iron. I longed to thrash him, but feared he might turn the tables on me. He knew the law—I should have known it; so I charged up to experience the amount I had counted on receiving from him.

It is truly remarkable—the number of real-estate men who are unfamiliar with the law pertaining to their business. Such ignorance makes trouble for brokers and customers occasionally. A man in the real-estate game should know how to prepare a deed of conveyance properly; how to execute a bond and mortgage; how to word a lease so that it will be binding on both landlord and tenant.

If he doubts his ability to do those things accurately it would be best to intrust the work to a good attorney. Preparing sale and trade agreements is something that also should be done with utmost care; and a broker should never permit a customer to buy a property until it has been surveyed and the title to it has been examined, certified to and insured.

Some years ago a man listed with me for sale two new six-room frame houses. They were exact duplicates and stood side by side on lots of equal size. I knew both titles were good. The dwellings were in a rather sparsely settled suburban district and their owner desired to sell them for twenty-four hundred dollars apiece.

I sold one of them to a thrifty German, who thought he would save a few dollars by foregoing title examination and a survey. I advised against such a course, but he was obdurate. The German took possession of his house immediately. Three days later I persuaded a Welshman to buy the other house. He had the title gone through, but did not bother about a survey.

Last year the German, who had added three rooms to his dwelling, articled to sell it for thirty-six hundred dollars. When the prospective purchaser had the lot surveyed it was discovered that the house the German had occupied for eleven years, and had enlarged and otherwise improved, actually belonged to the man next door, while the house the German's deed called for was occupied and supposed to be owned by the Welshman. The mixup is to be thrashed out in court, as the Welshman has sued to dispossess the German. If the Welshman wins the German will have to move into the six-room house and give the Welshman the nine-room house.

In no way am I to blame for the muddle—except that I should have insisted on a survey of the lots when each property was bought. The German says the fault is all mine because I ought to have known which house I was selling him. I did know, but he moved into the wrong one. The Welshman blundered too, but he is not kicking. A little money spent for a survey would have been a good investment for the German and would have enabled me to retain his good opinion.

If I were asked what are the sources of greatest expense in a real-estate office I should answer advertising and salesmen. Judicious advertising pays, but far too much money is spent injudiciously. Everything to be printed should be most carefully considered. Every word should be made to count. Advertising matter should not be prepared hastily. Some brokers use printers' ink chiefly to keep before the public. Others advertise to attract buyers, sellers

and tenants. A poor property cleverly advertised will often sell quicker than a good property poorly advertised.

Not one broker or agent in a dozen gets the returns he should from the space he buys in the newspapers, simply because he does not present his propositions to the best advantage. A broker will say: "I don't understand how Green sold that house by advertising it. I advertised it twice as often as he did and I did not receive one inquiry." Green knew how to advertise!

As to salesmen, I would rather have one expert and energetic salesman than half a dozen mediocre ones. A good salesman does not work one day and loaf the next. He is on the job all the time. The more deals he puts through, the more ambitious he is. He never allows pleasure to interfere with business. Before he presents a proposition, he views it from all angles. If it seems illogical he drops it. If it looks good he sticks right to it. A good salesman will hardly ever take No for an answer. Determination and tenacity are most essential. Persistence brings its own reward.

A salesman who waits for business to be handed to him will keep his hands in his pockets indefinitely. If he hopes to prosper he must get out and hustle. Some salesmen who possess ability do not make the best of it. They only negotiate deals that are easy. Frequently their employers are to blame. They guarantee their men so much a week, plus a stipulated commission on all business the men do. If the guaranty is a liberal one the go-easy salesman is satisfied with it alone. Almost before he knows it he has several hundred dollars charged against him. He becomes uneasy and discouraged. If he does make a sale it may take all his share of the commission to square himself with the office. Finally his employer gives him a talking-to or discharges him. Or maybe he quits voluntarily. He makes a new start in some other office. His former employer makes an entry in the profit-and-loss account.

Ellison Springs a Surprise

REAL-ESTATE offices lose hundreds of thousands of dollars every year under the guaranty system. In any office the money advanced to three or four drones will sometimes more than offset the profits derived from one good salesman.

Some years ago I had a man in my employ to whom I advanced over a thousand dollars before he so much as thanked me. His guaranty, or drawing account, was twenty dollars weekly. When I employed him he frankly admitted his inexperience; but he impressed me favorably and I took a chance.

Every Saturday he would come up smiling to receive his stipend. He spent little time in the office during the day, but was there nearly every night for an hour or two, poring over the city plat books. He had been with me a few weeks more than a year when he came into the office and said:

"Mr. Barton, I am going to quit." The cool manner in which he announced his intention made me warm.

"Ellison," I said, "I don't like your tone. I think you should at least express regret at your failure to make good. It means a considerable loss to me. I have given you every opportunity, and now you are going to leave my employ after having received from me over a thousand dollars, for which I have received nothing."

"I've given the real-estate game a thorough trial," he replied, "and can't make it go. I am not suited to it. Like myself, there are other men striving to win at it who should be doing something else. They are out of their element—just as I am. I want my life to amount to something. No man's will unless he finds the occupation to which he is best fitted. You feel I have not treated you right in accepting money from you every week. I have worked hard—tried by day to make sales, and by night I have studied plat books to familiarize myself with every section of the city. Though my efforts brought no return, I do not feel my time has been wasted. Neither has the money you risked on me. I am not a deadbeat. Last month I inherited six thousand dollars. I got it yesterday."

He drew forth his pocketbook and opened it.

"Here's what I owe you," he added, handing me a check. It was for one thousand and eighty dollars. "Don't think I am not grateful for your kindness."

Ashamed of myself for having misjudged him, I took the check, and knew not what to say. He was the first unsuccessful salesman who had ever reimbursed me for money advanced. Had he preferred, he could have left my employ without giving me a dollar, and I should have had no legal claim on him. I took him by the hand.

"Ellison," said I, "this is more than I expected, and I appreciate it all the more for that reason. Forgive my unkind remarks. If ever you feel like trying again let me know. Your position will be here for you."

"No," he said; "I'm going to study law."

To-day he is a prominent attorney and I am one of his clients. He agrees with me that the guaranty system is a bad one, and asserts laughingly that if he had not fallen heir to that six thousand dollars he might never have returned the money I paid him.

Many are the reasons why every man who buys and sells real estate on commission cannot maintain an office of his own. A good salesman is not always a good manager. The majority of men lack the qualifications necessary to leadership. I have known salesmen who prospered amazingly and thought to do better by going into business for themselves. A few succeeded, but many failed—because they lacked executive ability.

One secret of success in the real-estate game lies in so dealing with customers as to gain and retain their confidence. The man who thinks only of how much he can make on each transaction handicaps himself. No matter how large a commission may be, it is poor pay if it costs a customer. Give a buyer or seller a square deal and he will again seek your services. Give him the worst of it and he will not trust you a second time. Brokers and salesmen who do not protect their customers are forced to seek new ones constantly, and finally get into such bad repute that everybody fears to patronize them.

"That's the Law, Barton; Jo Go and Sue If You Care To"

In My Dealings With Women I Have Found Them More Dependable and Trustworthy Than Men

The renting branch of the real-estate business is an uncertain but important one. Some offices forgo renting because to be lucrative it must be conducted on a large scale. To secure a big and profitable rent list requires years of hard work and constant effort. If all tenants were prompt pay, the margin of net profit to the agent would be much larger; but, as matters are, to conduct a properly equipped rent department a good-sized working force is necessary.

The Indignant Old Lady

THERE are many agencies that collect ten thousand dollars a month. Some collect much more, but a fair average collection is five thousand dollars monthly. If the agent receives the maximum commission—five per cent—his gross compensation is two hundred and fifty dollars. Ordinarily his monthly fixed charges will be about as follows, depending to some extent on the class of tenants with whom he deals:

Office rent	$ 50
Bookkeeper	50
Counter clerk	40
Collector	40
Stenographer	15
Advertising, postage and stationery	30
Carfare	15
Telephone	10
Total	$270

Rent commissions that fall only twenty dollars a month short of paying all fixed charges explain why so many offices maintain rent departments. An expense-paying rent list makes revenue from sales, mortgages and other sources clear profit.

No matter whether collections are large or small, their volume fluctuates constantly. That is due to vacancies, which always vary in number, and to changes in property ownership, which usually mean changing of agents. One common cause of the fluctuations is the whims of property owners. Nobody knows that better than I.

A few doors from my home resides a pious old lady who is an ardent temperance advocate. We belong to the same church. She owns fifty-six dwellings, which rent for thirty dollars a month each. For two years I was her renting agent on a five per cent commission.

One day the old lady came to my office in a most indignant frame of mind.

"Mr. Barton," she said, "I have instructed Ewing & Company, two doors below, to call on you for my leases. That firm will handle my houses from now on."

"What is the trouble?" I asked in surprise. "Isn't my office giving satisfaction?"

"I have no fault to find with your service," she explained, "but this morning I saw you come out of a rum shop. Any one who professes to be a total abstainer and a consistent church member, and yet frequents such places, is not trustworthy."

"But, Mrs. Fairchild," I protested, "I had to see that saloonkeeper on a matter of business about a fire-insurance policy."

"Huh!" she rejoined. "Your explanation only puts you in a worse light. If you insure saloon properties ——"

"He doesn't own that building," I interrupted her. "I carry the insurance on his home."

(Continued on Page 62)

Meal Ticket vs. Heavy Date

By JOHN CROWFOOT

ILLUSTRATED BY WILL GREFÉ

SIMON SIMON'S as a whole was a window on a vast and varied world of women. Through its satiny rooms passed an endless procession of femininity. Here society at large, its country cousins, the theater from chorus to headliners, Western magnates' wives and the crust of Broadway *pâtisserie*, all met on the dead level of those who aspired to fashion and temporarily or permanently had the price. And yet it was no meeting place in the homely sense of the term. Far from it. The stare impersonal was its vogue, the powder-puff its *vade mecum*. Swords were forever crossing.

Of this varied world of women the retinue of workers at Simon Simon's formed no integral part. The line of demarcation between patron and patronized was broad and clear. To the purchasing power the manikins, salesgirls, tailors and even the fitters were impersonal though animate parts of the luxurious fittings. To the girls the world of fashion that so ignored their individuality was a passing show, a thing to ingratiate and adulate to its face but to dissect and ridicule behind its back.

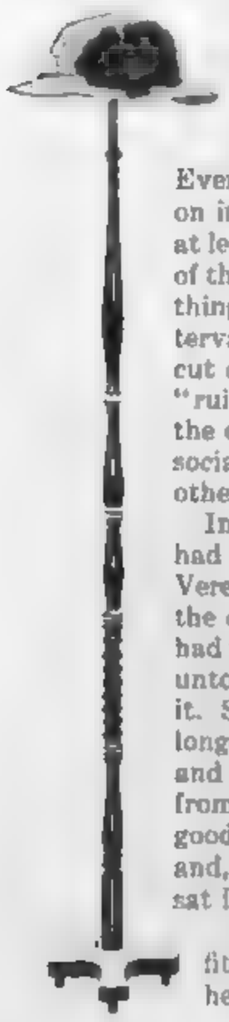
The art of ingratiation was not so well understood as might be supposed, and sometimes its exponents were funny without knowing it, as when Swarty broke out with the following: "Ain't it queer, Miss Beaumond, I got this hat in me hand jest 'z you come in. It'll go fine with you—it's so simple." Or when Pauline, putting on a great deal of side, remarked of a blouse: "It's just the right shade. It excentuates your eyes"; and Marta, the beautiful, the exquisite, gave herself away by replying to "I like diss rudder," from a wealthy compatriot, with "Yuss, isn't it?"

Among the smartest of Simon Simon's beautifully groomed contingent was a youngish and very good-looking fitter by the name of Morgan Smith. The public may be surprised to learn that Mr. Smith drew down two hundred dollars a week. What's more, he was worth it. He had an eye, an instinct, a genius for perfection in the hang of clothes, and he knew how to make the tailors under him cut to his vision.

If Mr. Smith had been solid all the way through he might have had a great career. Say he had picked on a quiet suburb as a habitat. On ten thousand a year he could have married, become a social king, sent his children to a private school, entered politics, gone to Congress and perhaps become president. People would have called him a Carlylean captain of industry, a monarch among merchant tailors.

But Fate had been too generously unkind to Mr. Morgan Smith. She had made him handsome, and raised his pay so fast that she ended by utterly spoiling him. He ran an uptown apartment, spent a good deal on taxis, and occasionally persuaded a member of the chorus to eat a big supper at his expense and later make fun of the airs he put on. He also paid assiduous but cautious attention to the fair among Simon Simon's, on the theory of never overlooking a chance, and early in his career earned the ironical title of Morganatic Smith.

Most of the girls, possessed of the flair of expert appraisers, put a very low valuation on him, but Marta was an exception. In justice to Mr. Smith and to her let it be said that he had always treated her with a difference. She thought he loved her, and she loved him back. On her side it was all very simple, but on his side it was by no means plain sailing. Even at this late date a battle was going on inside Mr. Smith, such a battle as occurs at least once in the life of every man worthy of the name. He was drawn to Marta. Something kept saying to him at decreasing intervals: "Marry this lovely girl, settle down, cut out the high spots." But he hesitated to "ruin himself socially." That was the battle, the eternal question. Should he ruin himself socially and save his immortal soul, or do the other thing?



In the end Marta might have won out if it had not been for the advent of Miss Imogen Vere. Miss Vere by lineal right belonged to the crust of Manhattan, so much so that she had transcended the legitimate and was a law unto herself. As for social standing, she was it. She did not give a single damn. She was no longer young; she was plain but very smart; and became famous on the night that she rose from a crowded supper table, said "I'm bored, good people. Your name is gloom. Ta-ta!" and, walking over to where Morganatic Smith sat in lonely splendor, asked him to dance.

Smith knew Miss Vere in a way. He had fitted the very frock she had on. He thought he guessed the spirit in which this superior person ordered him to dance with her, and he started out in a "Yes, ma'am; certainly, ma'am," stiff-legged fashion that would have ended the incident for all time in about five minutes had his snobbish entity not suddenly swooned to the music, leaving in his embrace just a girl that could certainly dance.

That was something that Smith could do, too, and he did. The amused supper party looked on for a while, tired of the farce and departed. Others went, but Smith and Miss Vere danced and stayed on till the exhausted band went home for a morning nap. In three weeks Smith had more than once cut all his former friends, and society was speculating as to whether Miss Vere, familiarly known as the March Hare, would really marry her tailor, which would be just like her.

Marta, the beautiful, was crying her eyes out. She had not minded an occasional theater lady of light and humble standing; for while the chorus in general put on airs to the Simon Simon girls, the latter had a healthy disdain for easy-going songsters and called them commercialized womanhood behind their backs. It was all right to Marta's restricted view of life that the kingly Smith should amuse himself with such as these. But when it came to crossing that clear and broad line of demarcation between patron and patronized—that was altogether another and threatening turn.

With Small Regard for the Slippered Feet That Trammeled Her Way, Miss Vere Plowed Out to Freedom

In spite of her innate gentleness Marta developed a hatred for Miss Imogen Vere which would have given that lady pause had she dreamed of its intensity or guessed its constant brooding on finger nails, hair-pulling, or even a wicked pair of long-limbed tailors' shears.

The tension grew and grew and, as is often the case, came to the breaking point at a moment when neither of the protagonists was present. Swarty started the row through misguided sympathy with Marta, by referring to Morganatic Smith as a vermin-infested heavy date.

"He ain't a heavy date," cried Marta, her gentle eyes suddenly flaming out. "He iss a meal ticket."

"Meal ticket! Him? Bah!" retorted Swarty, and the rest of the girls backed her with a general sniff.

Marta rose and turned on them all, glorious in her wrath. She would have been imposing had she not spoken, but she did speak. She poured out such a stream of East Side comment on the present company as left it gasping, ending up with "*Vuss! Vuss! Vuss!*" three times repeated, the word that in calm moments she was wont to use instead of "what," to the outspoken annoyance of her hearers.

Swarty had time to draw a long breath, and there is no telling what would have happened had not somebody coughed loudly from the doorway. All the girls looked round and beheld Ma Simon, who had just happened to drop in. Marta sank down in her chair, laid her arms on the table, her head on her arms, and sobbed.

"Miss Long," said Ma Simon, "come this way, please."

Ma Simon led Miss Long to Simon's little office and turned him out. She sat down and motioned Miss Long to another chair.

"Now, my dear," she said, her placid face looking strangely incongruous under a layer of severity, "what's a meal ticket an' what's a heavy date?"

Miss Long thought for a moment and then spoke.

"A heavy date," she said, "is an engagement with a man at the St. Readthis or the Gottem—something swell that you borrow the other girls' furs for, or their gloves, or a chic hat—a lunch that's often expensive for all concerned, fifty-fifty in the end."

"H'mm!" said Ma Simon.

"A meal ticket," continued Miss Long, "is a lot different. A meal ticket is just somebody from the shop, any shop, that takes you round the corner and feeds you because he thinks you're hard up, or because he's lonely, or because you're the one person in the whole wide world."

"Huh!" remarked Mrs. Simon. "Now tell me about Marta."

Miss Long didn't tell much about Marta, but she did a little about Miss Vere and a lot about Morganatic Smith, including his nickname.

"So?" said Ma Simon, her face hardening. "An' that's the kind that thinks he's too good for our Marta!"

She dismissed Miss Long, returned to the showroom and told Marta to put on her things, that she was going to take her for a ride. The girl obeyed meekly. There was something stricken in her eyes and face, as though her unwonted outburst had torn her heart. As she reached the door she turned and sent back a look that begged mutely for forgiveness. When she was gone two of the girls began to cry softly. Only Marta could have done that with a look.

In Ma Simon's smart victoria, horses prancing toward the park, Marta was expecting a scolding, but what she got was: "Ain't it a lovely day, Marta? Not a single cloud or a teardrop in the sky. If you've got any in your heart just keep 'em for dirty weather."

"I will, Ma," said Marta, forcing such a smile to her lips and eyes as made one think of April showers, rainbows and wilting flowers all in one.

For the rest of the drive they scarcely spoke. Marta had given herself up to the ecstasy of the entrancing treat, the most blissful combination of fresh air and seeing-New-York-from-the-lap-of-luxury that had ever come her way, and Ma Simon was puckering her brows over the solving of a tough problem of the heart—Marta's heart.

They had completed the circle of the park and were approaching Simon Simon's again, and Ma Simon was no nearer the coveted solution, when her eyes fell on the tall figure of Michael Halloran, none other than the wide-open-eyed young lawyer who for a consideration solved all of Simon's knotty problems overnight.

Ma Simon's brow cleared. She remembered one of Simon's suggestions: "When in doubt pay somebody."

Two minutes later Mr. Halloran was seated in the victoria, back to the driver's box, and during the five minutes it took to reach Simon Simon's his eyes watched Marta's hair, face, neck, body, ankles and slippered feet breathe loveliness, while his ears twitched spasmodically every one of the three times Mrs. Simon said: "Beautiful day, ain't it?"

Marta was dropped at the shop door, and with a sigh Mr. Halloran, slightly puzzled, took her place, while the victoria turned and made for the park again. Ma Simon didn't quite know how to begin, so she said for the fourth time and with no undue emphasis:

"Beautiful day, ain't it?"

"Eh?" said Mr. Halloran. "Ah, yes, lovely," he added dreamily. "Lovely!"

He spoke so absently that Ma Simon was almost dismayed. She realized that even now he had not really heard her, but she knew better than to wake a man up with that old, nagging crack-o'-the-whip, "Why, I've said it *four* times," especially a man she wanted to use at once. She tried another tack.

"Marta is such a beautiful girl. Didn't you think so?"

Mr. Halloran faced halfway round so suddenly that he was in time to see a look of benignant satisfaction dawn in Mrs. Simon's face.

"Is that her name?" he asked, very wide-awake. "Beautiful!" he continued. "She's not beautiful exactly. Beautiful sounds weak. She's—she's "

Ma Simon did not wait for him to bog completely. She saved him with: "An' it's so sad about her, poor girl!"

"What's sad?" demanded Halloran. "Why do you say 'poor girl' like that?"

Here was the opening and no mistake. Ma Simon settled back comfortably and told him about Marta, about Miss Vere and all about Morganatic Smith.

"Gee!" remarked Mr. Halloran. "D'you mean to tell me any thread-biting squawman has the nerve to think he's too good for that girl?"

"Just what I said to Miss Long," remarked Mrs. Simon. "But," she added, determined to be fair and open, "you've never heard her open her mouth and talk."

"She doesn't have to," declared Mr. Halloran. "She talks all over, with her face and eyes and hair and feet. She doesn't talk, she sings grand opera."

"She's just as lovely inside too," said Ma Simon. "What are we going to do about it?"

Mr. Halloran thought for a long time, then he spoke slowly, half to himself:

"You say she loves this squawman person, so we'll give him a chance, just one. Speaking of grand opera made me think of it. It'll cost money. D'you mind?"

"How much?" asked Ma Simon, not frightened but placidly practical.

"Eighteen seats at the Metropolitan at five dollars a time," said Halloran promptly. "Ninety dollars."

"An' your fee on top o' that," said Mrs. Simon pensively.

"My fee!" cried Mr. Halloran. "Say, what's got you, Mrs. Simon? Why, I'm willing to put up half the ninety—in fact, now you've mentioned fees, I insist on it."

Ma Simon soothed him with a pleading and disarming smile.

"There, there," she said, laying a hand on his arm; "remember, I'm only a woman and stupid, Mr. Halloran. I was just going on one of John's mottoes: 'When in doubt pay somebody.'"

"That's a nifty little motto all right," said Halloran with a grin.

"Now you tell me," pursued Mrs. Simon, excitement beginning to gleam in her eyes: "What's your plan?"

"Why, it's like this," said Halloran, once more intent: "We buy the seats, eighteen of 'em *en bloc*, three deep, six wide, in the front center of the house. You give two tickets to one girl for a treat, and tell her not to breathe a word to the others. You give all the tickets away like that except six. Out of those six you keep two for yourself and Mr. Simon, two for eventualities, and you give the final two to Mr. Morganatic Smith."

"And then?" queried Ma Simon vaguely.

"Why," said Halloran, "use your mind's eye. What's Mr. Smith going to do when he gets those two opera seats? I tell you I know exactly the sort of thing that's been going on inside Mr. Smith. I'm not a man for nothing. He's been balancing and weighing his emotions and prospects like a grocer selling new potatoes. When you hand him those tickets you're just passing over a pair of scales.

"He's probably going to have his final struggle—Marta or that March Hare person. If he falls for Marta you can be pretty sure that she's won out and all will be serene. You march the crowd off to a supper party and explain the whole thing's a treat to celebrate a Simon Simon wedding anniversary."

"An' if he don't?"

"If he doesn't," said Mr. Halloran with half-closed eyes, "and I hope and pray he won't, why, Mr. Smith and Miss Vere will certainly get theirs when they look round at the *entr'acte* and see who's who next to them, and—and incidentally Marta's kitten eyes will open on a great light."

A broad smile illumined Mrs. Simon's face.

"I begin to see," she murmured. Then she found a flaw. "But Marta won't be there," she cried—"not if he takes that rabbit!"

"Oh, won't she just?" commented Mr. Halloran. "You're forgetting the two tickets reserved for eventualities. Marta and self will be the eventualities."

When Ma Simon dropped Mr. Halloran at his club she said: "I think you're just grand!"

The night came, the great night which was to see drama played on both sides of the footlights of the Metropolitan. Whatever Mr. Smith had done with his tickets one thing was sure: he had not asked Marta to share them. Of this she was blissfully ignorant. In spite of thoughts of Smith, she was in a little seventh heaven of her own, having been invited by that nice Mr. Halloran to attend the grand opera, duly chaperoned by the boss and his wife!

Hers was not the only happy heart that night. Miss Long was gay because she was blowing Pellam under protest to a five-dollar show, and because she smelt a rat besides. Miss McNab was delighted to assure the young man, who wouldn't marry till he could furnish a flat for her on his own, that their seats cost her nothing. She also smelt a rodent. Pauline, Swarty, Ana, one other girl and their boys were just plain tickled-to-death and no questions asked. Even Morganatic Smith was happy, feverishly happy.

Things had happened within him just as the shrewd Halloran had foreseen. On receiving the two tickets he had first thought of Marta. Somehow he always did think first of Marta until he had time to reason her into the background. This time the struggle had not been long, for Mr. Smith had suddenly come upon a momentous discovery, an inspiration.

Grand opera! Why had he never thought of it before? It was the identical delicate test for which he had subconsciously been searching, and its very cleverness would appeal to all that was aristocratic in

Here Society at Large Met on the Dead Level of Those Who Aspired to Fashion and Had the Price

Miss Vere. Could any master of finesse reason better? "Madame, it would be presumptuous for me to ask you all at once to face the altar with me; I ask you to face the Diamond Horseshoe instead. You and I know that under the circumstances it amounts to the same thing!"

It had worked. Miss Vere saw just how clever was that invitation, and accepted with a quizzical smile which being interpreted meant: "What a lark, and I can change my mind as to Smith a dozen times afterward." Not so did Smith read the smile. He thought that night would boost him fourteen rungs up the social ladder and incidentally settle things definitely between Miss Vere and himself.

What matters it what piece was put on behind the footlights on that memorable evening, or who sang or who slapped whose face? Suffice it to say that it was a crowded house, and that Smith and Miss Vere, true to the traditions of the latter's class, came in late and had to walk over people in the dark to get to their seats.

All round them the atmosphere was so intense that it could have been cut out in chunks with a meat ax, but they never felt it—not in the dark. Pauline, Ana, Marta, to say nothing of Swarty and the girl unnamed, even Ma Simon, had never before in their lives sat down at five dollars a seat for three hours. They weren't missing anything, not much! As a consequence their eyes, accustomed to the gloom, did not even miss the advent of Smith and party.

And here is where the girls showed their mettle. No word had been passed to warn them that a game was on, yet they tumbled to it at the drop of the hat, Smith's hat, which was high and shiny and slippery to his unaccustomed fingers. The girls didn't even laugh at this slight *contretemps*, so fearful were they lest by a giggle or a gasp they might blow the gaff. Instead they instantaneously and collectively pinched their escorts warningly, and decided to hold their breaths until the performance, both performances were over.

At last, at long last, lights and curtain fell on the stage and went up on the audience. For one moment Smith continued to stare dreamily before him while Miss Vere's glance brazenly swept a section of the Horseshoe; then Smith awoke to a ghastly nightmare.

Within two feet of his nose he had caught a glimpse of Swarty's roguish eyes. He turned his own quickly, only to have them collide with Pauline's starry orbs. Then it was that his body galvanized with a start, as though someone had pricked him with the full length of a hatpin.

Miss Vere felt that start—in fact, it bumped her elbow off the arm rest which she and Smith had been familiarly sharing. First she gave a glance at Smith's face and noted with wonder his pale-green hue, his glassy stare. Her lips opened to a question and then closed again, the question unspoken. With half an eye she could see that something had happened to the ball bearings of Smith's jaw. It hung loose, out of commission.

She followed the direction of his stare. What a lovely girl! Was it?—no, it couldn't be. But it was, it surely was that ingénue model from Simon Simon's. Well, well, so she had that on Smith. She was beginning to smile indulgently when her eye skidded and took in Swarty. No mistaking Swarty. There was only one of her in the wide world. She was the supreme essence of the East Side, a royal flower sprung from mud. But who was that with her? Somehow he looked familiar, and no wonder, for he was the young tailor who was understudy to Smith!

Miss Vere began to feel the atmosphere in her immediate vicinity, that atmosphere that could have been cut out in chunks with an ax. It choked her. She swung her eyes round wildly. They took in Ana. She shot them over one shoulder and glimpsed Miss Long, over the other and found Marta.

Her blood rose from her heart in a horrible sickening surge and stained her face a deep red. So, she had it now—the truth. She was the glowing center of a Simon Simon family party, a dividend celebration, or perhaps that vulgar thing, a wedding anniversary flaunted in public. Smith had worked off on her a deadhead ticket. Her mouth set in a grim line as she swiftly drew her wrap about her.

It was at this tragic moment that Ma Simon licked her lips, leaned forward and said in her kindest tone: "Oh, Mr. Smith, won't you introduce John and me to your lady friend? It's our wedding anniversary, and this is a kind of a sur—sur ——"

She did not finish, for the rude behavior of Smith's lady friend and subsequently of Smith himself took her breath away. Miss Vere arose. Without a word to Smith and with small regard for the feet slippered and otherwise shod that trammeled her way to the aisle, she plowed out to freedom. One defiant upward glance she cast, and then her eyes fell and stayed fallen, for on every familiar face in the Horseshoe she saw a horseshoe smile.

(Concluded on Page 57)

TO THE LAST PENNY

By Edwin Lefèvre

ILLUSTRATED BY F. R. GRUGER

XVIII

TOMMY was up and dressed at workingman's hours the next morning. He had fought until midnight, and finally pushed his fears into a corner and kept them there. After the friends who always had been friends, and therefore would continue always to be friends, were stockholders, he would allow himself to think of other things.

He breakfasted with his father, but made no allusion to his work. It was only when he was about to leave the house for the bank that Mr. Leigh, after a moment's hesitation, said to Tommy:

"You must not feel unduly disappointed, Thomas, if you do not succeed at the first attempt. It is not easy to raise capital at any time, and just now the business outlook is not so clear as I wish it might be for your sake. And so, Thomas, if you do not accomplish as much as you wish as quickly as you think you ought to, I think you should realize that I am somewhat familiar with transactions of this character and—and you must remember, Thomas, that I am as much concerned with your success as you yourself."

Mr. Leigh looked at his watch, started nervously and walked quickly out of the room as though he were late and feared a scolding. The apprehensive manner chilled Tommy to the marrow of his bones. At the door Mr. Leigh turned and said in a subdued voice: "I wish you luck, my son."

"Poor dad!" muttered Tommy, thinking of his father's unbearable burden, and full of pity for the helplessness that insisted upon helping the son for whom he had done so much. It was he who must help Tommy Leigh—in order that Tommy Leigh might help his father.

He wondered if Rivington was up. He looked at his watch. It was 8:44. Rivington was not up yet. Tommy went to the corner drug store and from there telephoned to the Willettses' house. He told the servant who answered the call to tell Mr. Rivington that Mr. Thomas Leigh would be there at ten sharp—very important!

Rivington was very glad to see Tommy, and showed it in ways that Tommy good-naturedly thought boyish but sincere and, therefore, pardonable. But Rivington's face showed a quite mature respect when Tommy bluntly told him he wished to see Colonel Willetts on business.

"Does it involve his parting with some of his wad?" asked Rivington.

Tommy perceived that Rivington was still an undergraduate. Therefore he answered in the same language:

"It do, my boy. That is a necessary part of the operation by which I hope to do you the greatest favor one true man can do another."

"The old gentleman is hell on real estate."

"We own the most valuable portions of the Lord's green footstool in fee simple," said Tommy reassuringly.

"I tell you again, terra firma is his obsession. And even at that he is from Missouri."

"Good! For what else was my larynx made?"

"I always understood," said Rivington gravely, "that there was money in editions de luxe, and that nice old widow ladies always fell for the young Demosthenes."

"Lad, it isn't eloquence that I spurt, but a bald narrative of the facts," said Tommy, glad to convince Rivington that he was strictly business.

But Rivington rose to his feet and said solemnly: "Thomas, I hereby invite you to dine with my family to-night at 7:30. I do so officially; and kindly take notice that the invitation has been received by you before you have talked sordid business to my revered parent. Do you accept?"

"I do," said Tommy.

"Very well; I shall spread it on the official minutes of this meeting. I shall tell Marion when she comes in from her ride. That child is a what would you call her—a centauress or a lady equestrienne?"

"I call her a Christian martyr every time I think of her brother," said Tommy.

"Yes?" said Rivington very politely. "Well, my father will avenge me. I'll let him know that we'll be down at his office with an ambulance at 3:10. The stock market closes at three.

"He ought to be fit to talk to ten minutes later. And now you come with me. I want to show you my new Parker six."

"Riv, why don't you drive a car?" inquired Tommy solicitously.

"Haw! Haw! A Tecumseh, hey? Oh, my appendix! Don't make me laugh when I'm driving, Tommily."

"Got a license, son?"

"Better than that. The cops all know me. Come on, I'll learn you something."

"He's Your Meat, Tommy"

They rode out into Westchester County, had luncheon at their College Club and shortly after three were at Colonel Willetts' office.

"How do you do, Tommy?" said Colonel Willetts, so pleasantly and unbusinesslike that Tommy felt sorry. "How's the job?" He was a tall, handsome man with a ruddy complexion that went very well with his snow-white military mustache. A casual glance made one think of a martinet; but on closer study one might gather that the colonel was not a disciplinarian at home but merely liked the pose. There is a vast difference between a capitalist and a captain of industry.

"I'm still on it, colonel," replied Tommy, thinking of an opening.

"H'm! Can't you find something for a needy friend to do in Dayton? Rivington"—he used the elaborate sarcasm of the fond father who can't control his children because his own program changes daily—"is very anxious to go into business."

"Tommy's business is automobiles and so is mine," cut in Rivington pleasantly. "I am learning the fine points of the car before I go on the road."

"As far as I can make out, your studies seem to be confined to road laws and all the known varieties of fines and summonses."

"Talking about the law, Tommy is here to talk business with you. He didn't wish to come, but I broke the law of hospitality and compelled him to do as I said. If he gave me the chance he is going to give you I'd take it on the jump." He turned away and walked toward a window, that his friend and his father might talk business without embarrassment. On the way he whispered to Tommy: "Split commissions—fifty-fifty."

Colonel Willetts looked inquiringly at Tommy. Tommy decided it was no time for boy talk, so he said very earnestly:

"Colonel, I am more concerned with interesting you in our work than with the investment of money in our business. We can save time if you will be good enough to read this statement." And Tommy laid before the colonel Mr. Thompson's program. He took it for granted that his best friend's father not only would read the statement intelligently and sympathetically, but would be glad of the opportunity to do so. Colonel Willetts was looking at him almost with the intentness with which we watch a juggler on the stage. Whereupon Tommy smiled pleasantly to show that he shared the colonel's pleasure in the prospective perusal of the document.

The colonel got down to business. "Is this the prospectus?" he asked suspiciously.

"No, sir; there is no prospectus. The company is not trying to raise money in the open market. It doesn't have to. My visit here is merely to give an opportunity for a few of my personal friends to buy stock that I can't buy myself."

"Why can't you?"

Tommy smiled good-naturedly. Evidently the rich don't understand that everybody isn't rich. He answered: "Because I unfortunately haven't any money."

"H'm!" grunted Colonel Willetts, looking like the chief of the general staff. "H'm! Pure friendship! Fine business reason!"

Tommy felt himself on the verge of becoming annoyed, but he subdued his feelings and answered with what you might call a smile of earnestness:

"Yes, sir—pure friendship. I can't think of a better reason in this world for a man who is not a hog or a dog in the manger."

"H'm! Nothing personal in your remarks, I take it"; and the colonel fixed his fiercely frowning eyes on Tommy. He had inherited the bulk of his great fortune, but loved to play at doing business with a martial air.

"Sure, it's personal. Rivington, who is my best friend, happens to be your son. That's my reason. I consider it a very good reason. Even if I wanted to sell stock to a stranger, I shouldn't be allowed to do so."

"Sell stock, hey?"

Tommy did not like the colonel's voice nor his look nor the suggestion of a sneer. So he said: "Won't you please read that statement, colonel? Just a moment, please. I'd like to say something before you begin."

The colonel looked at him over his eyeglasses, and Tommy, his voice ringing with his own sense of the sacredness of his mission, said:

"Whether you take some of the stock or not, I want you to understand very clearly, sir, that every word of that paper is true. I vouch for it personally from my own knowledge. And though it won't hurt the company in the slightest if you should decide not to make Rivington one of our stockholders, it will be a great disappointment to me not to have my friends with me in the work that I propose to devote my life to. Now won't you please read on?"

The colonel without another word began to read the statement that Thompson had prepared for Tommy's benefit. When he finished he pursed up his lips and frowned. He tapped the papers meditatively with his finger-tips for fully a minute before he spoke:

"Tommy, I never mix altruism with business. When I give money I give it. When I invest money I expect all the profit that I am legitimately entitled to."

"All that any man is legitimately entitled to from the labor of others is a fair profit. This is not a gamble ——"

"All business is a gamble," interrupted the colonel.

"Perhaps it wouldn't be if altruism were mixed with it oftener than it is," said Tommy, trying not to speak heatedly. He was Door Opener to the men in the shop—his men. And they were entitled to more than the wages that Colonel Willetts would like to fix for them.

"Are you a Socialist?" frowned Colonel Willetts.

"I'm not a regular Socialist, but I can see that business in the future must be conducted in a different way. Mr. Thompson is looking ahead farther than most men."

"He thinks he is."

"Does It Involve His Parting With Some of His Wad?"

"He really is. You see, colonel, I know him and you don't," smiled Tommy. Then he said very impressively: "I consider him the greatest man in this country to-day."

"I have no doubt that you do," observed the colonel dryly. "But granting he is all that you are so sure he is, he proposes innovations the success of which he cannot possibly guarantee. In special cases for special reasons they might work."

"Well, sir, his record guarantees that. He began in a small way and he has built up a large and very profitable business. The company would have paid much bigger dividends if he hadn't insisted upon putting most of the profits back into the business in order to build permanently. That was good business, wasn't it? And now he is going to carry into effect plans on which he has been working for years. Here is the company's dollar history, colonel." And Tommy gave the sheets of figures to the colonel.

The colonel looked at Tommy as if he never before had seen his son's chum. Then he studied the figures. When he finished he turned to Tommy, who instantly anticipated the skeptical questions he thought Colonel Willetts would ask.

"Our books are open for examination by any accountant you may send. I'll agree to pay his expenses if he finds anything that does not confirm what's in that paper." Tommy instantly felt he had spoken hastily. The expert's fee might be utterly beyond his ability to pay. But Thompson had said the experts could be sent. Tommy was betting on Thompson. It was a safe bet, he thought, and he felt easy once more, not knowing that in trusting to his judgment of men he had done the most businesslike thing in his business career.

"According to these er—documents your company expects to make a great deal more than the stockholders will get. You are asking me—I mean the stockholders—to authorize the directors to divide the money which our money makes in any way they see fit."

"Exactly—after a fair profit is paid to the stockholders, because we believe that by sharing profits with the men who produce and the men who buy the product we are dividing the profits among the people that make the profits possible. If labor, capital and the public are satisfied, where's the scrap going to come from?" Tommy had never before thought of profit-sharing as concretely as this, but he was convinced that his position was not only right but unanswerable.

"Where did you say your factory is—Utopia?" asked the colonel with elaborate politeness.

"Dayton, Ohio. I'd like to have you visit us."

"Thanks, Tommy. To whom else have you talked about this?"

"My father. He thought it was not a very good time to raise money. But you see, sir, I am not here to raise money to carry on our business but to ask my friends to buy stock that I'd take in a minute if I had the money."

The more Tommy thought about it, the more he wished Rivington might be a large stockholder in the new company that was going to be the world's model corporation.

"Well, Tommy," said Colonel Willetts after a pause, "I'll tell you frankly, your proposition does not appeal to me."

Tommy's disappointment showed itself in his face, which thereupon became impassive.

Rivington, who had heard his father's decision, broke in cheerfully: "Market must have gone against you to-day, father. Tommy will come again when you have gathered in the unearned increment."

"Hang it," said the colonel irascibly to his only son, "will you ever be serious ——"

"No use getting angry, dad. I'll bring Tommy round to-morrow, and the day after, and so on. There is more labor involved in our daily trips than in signing one check. In the meantime he is dining with us to-night at home. We expect you to be there. And in case you change your mind —— Ah, be a sport, dad! Consider what you owe me!"

"What?"

"When I think of what I might have cost you I am astonished at my moderation."

Rivington and his father, as a matter of fact, were as chummy as a fond father and a light-hearted boy full of irresponsibility are bound to be. Colonel Willetts more than once had blessed Rivington's moderation when he thought of Rivington's temptations, but he had never thought very seriously of teaching his son to resist temptation. He turned to Tommy and said:

"If you take him away and make a man of him, I'll take the stock at your own price, Tommy. But look here, my boy, you must learn the first lesson of a business man, and that is, not to be disappointed when things don't come your way. It's friends you want, isn't it, among your stockholders?"

"Yes, sir," and Tommy smiled bravely.

"Well, I'll take one hundred shares each for Rivington and Marion. I guess you can count on their proxies forever. It isn't a bad start. If your other friends will do as much you are fixed. I wish you luck."

"Come on, Thomas; we'll call again under more propitious circumstances. Good day, sir," and Rivington saluted his father militarily and escorted Tommy from the office.

Outside Tommy insisted upon looking up some of his other friends, but Rivington was against it.

"I tell you, you'll have to see the old gentleman again. He always says no at first. I guess I ought to know."

"Yes, but, even so, I can't expect him to take the whole two thousand shares."

"Isn't it a good business?"

"Sure, fine."

"Then why shouldn't he take it all? He is always saying it's getting harder every year to find good things to invest in. I tell you, you hold your horses. Even if he didn't take it all he could place the lot among our friends a blamed sight more easily than you. Old people have no use for the beardless Napoleon of Finance. Your trouble, Thomas, is that you are a boy. Listen to me."

"You seem to think I've got all the time in the world ——"

"Haste makes waste. Now I cherish a delusion that I can beat you ——"

"No billiards," interrupted Tommy.

"Coward! Well, escort me as far as the portals of the sacred edifice."

Tommy left Rivington early and went home to dress for dinner. He found his father in the library reading the Evening Post. Mr. Leigh looked up quickly.

"Well, Thomas, did you have any luck to-day?"

"Colonel Willetts promised to take two hundred shares for Rivington and Marion. He was not what you'd call enthusiastic."

"I understand he never is," said Mr. Leigh so peevishly that Tommy looked at him in surprise. "Did you tell him what the company had been making?"

"Oh, yes. What he didn't like was that no matter how well the company may do, under Mr. Thompson's new plans the stockholders won't get all the profits in dividends."

"Did you tell him that the present stockholders are willing to subscribe for all the new stock?"

"I told him the capital was provided for, but I had this chance to interest personal friends."

Mr. Leigh frowned angrily.

Tommy, who had never before seen such a look on his father's face, said soothingly: "He took me at my word. Rivington and Marion are my best friends."

"Did you tell him that your company would be a dividend payer when other concerns less farseeing would be passing their dividends? Did you point out to him the trend of political thought in this country? Did you tell him that his own real-estate holdings in New York City, by reason of municipal extravagance, political maladministration, general inefficiency and lack of cooperation among landlords, were not the safest investments? Did you tell him that Thompson realizes clearly the changed attitude of the entire world toward property rights and capital and toward the rights of the producing classes? Did you tell him that a man who is wise enough to be content with eight per cent on his money now when he might get twenty per cent is more likely to be getting the same eight per cent when to-day's twenty per cent payers will be writing off the loss of principal to-morrow? Did you?"

Mr. Leigh's vehemence and the accusing ring of his voice astonished Tommy.

"No, I didn't," he answered.

Mr. Leigh calmed down as suddenly as he had flared up.

"And you did not point out to him the absurdly low overhead charge and the remarkable relation of your gross sales to your capital, and the complete adequacy of the financial and mechanical machinery of the new company to meet all emergencies, good and bad alike?"

"Well, I thought the figures spoke for themselves."

"Thomas," said Mr. Leigh sternly, "figures don't speak to the average man and often not even to the expert. The man behind the figures—that's what counts."

An icy hand squeezed Tommy's heart. An expert at figures had paid for his education. The only figures that now came into his throbbing mind were—seventeen thousand dollars! And the man behind those figures was his own father.

"I'll Tell You the Whole Story, if You Don't Think it Will Bore You"

"You must see Willetts again," said Mr. Leigh quietly. "Perhaps I'd better explain the figures to him myself, Thomas."

"No!" cried Tommy, so peremptorily that he instantly felt compelled to soften the refusal. "I'd rather not, father. I'll see him again if he'll let me."

"He'll have to let you," said Mr. Leigh. He nodded to himself fully a dozen times, in the same curious way that to Tommy always seemed so unpleasantly senile. "Yes! Yes!"

"Rivington thinks"—and Tommy was conscious of a desire to soothe his father—"that the colonel will even help me to place the entire two thousand shares among friends."

"It is I who should help you, Thomas. Your mother would have insisted upon it."

Mr. Leigh's lips were pressed together grimly, an expression that Tommy not only remembered but associated poignantly with his own life's great tragedy. But he said bravely:

"Father, I must work out my problems myself."

Mr. Leigh shook his head decidedly.

"You are not qualified to carry this to success unaided, Thomas. I am not wiser than you, my son, but older."

"Mr. Thompson foresaw my failure. He has provided for it. He said ——"

"No, no!" interrupted Mr. Leigh, so excitedly that his voice rose shrilly. "you must not fail! You must not fail!"

"Mr. Thompson told me it would not hurt my prospects ——"

"You must not fail," repeated Mr. Leigh doggedly. "It is my duty to help you. I am the best judge of your needs. I am your father."

Tommy was on the verge of denial. All that his father had come to mean to him, all that had gone before, all that the future meant to him, his doubts and his fears and his hopes—all had something to say to Tommy. And the confusion made him temporize.

"I appreciate how you feel, dad; but please don't do anything until I've tried some of my other friends, will you?"

"The sooner it is settled, the better," said Mr. Leigh obstinately. "Thomas, bear in mind that you are not a business man. You don't understand that money is never to be had merely for the asking. Your problem is to get the money as quickly as possible."

Mr. Leigh was frowning, full of a feverish impatience that alarmed Tommy. To him his father had always been a slave of routine and method, almost an automaton. Evidently the old man's nerves were overwrought, and there was no telling the reason. But his desire to help his son was prompted by love and loyalty to the living and the dead. Tommy approached his father and threw an arm about the old shoulders.

"Dad," he spoke coaxingly, "you don't know what it means to me to do this thing alone. I want to try hard before I call for help. If I succeed alone, don't you see how I'll feel?"

The old man did not reply.

Presently Tommy felt him draw in his breath; then Mr. Leigh nodded slowly.

"Very well, Thomas," he said in his old voice, steady, emotionless, the voice a ledger would use if it could speak.

"Thanks, dad. I'll go and dress now. I'm dining at the Willettses'"; and Tommy left his father.

Marion was as unfeignedly glad to see him as he was to see her, with this difference: that he did not know how he made her feel, but he knew she somehow made him feel like the Prodigal Son, only, of course, he was not down and out—quite the contrary. Through the dinner it was made plain to Tommy that he was one of the Willetts family. At the end, as he did not smoke, he followed Marion into the library.

She assured herself that he had a comfortable chair by insisting upon his taking her own favorite, found another for herself, and then she said to him eagerly:

"Tell me all about it!"

Tommy, who had spoken of nothing else at the table but his Dayton experiences, said simply: "I am sorry I didn't send you the long letter I wrote you when I thought I was fired."

"No; you didn't keep your promise. I expected to hear all about it. I knew you'd much rather write to Rivington than to me; but I also thought"—she paused, and then looked him frankly in the eyes—"I thought you would be so lonely and homesick that you'd like to write to all your friends, to remind yourself that you had them. I suppose you were too busy?" She looked as if she expected him to agree with her. There was but one excuse, and she herself had given it to him and he accepted it.

"Of course I had to hustle," he said; and then he blushed to think of the easy time he had in Dayton. Everybody expected him to be a slave, a sweat-shop worker, and pitied him accordingly. The reaction made him say: "I'll tell you the whole story, if you don't think it will bore you."

"As Far as I Can Make Out, Your Studies Seem to be Road Laws and All the Known Varieties of Fines"

"You men are always fishing for excuses to do what you ought to be dying to do anyhow. Go on, and don't skip anything."

And Tommy gladly began the epic narrative of his Dayton life, barring only the secret. He told it not only honestly but in detail. That she was as interested as he, was plain, until he began to fear that he was making himself into a hero. But it was too late to alter the portrait, so to preserve his self-respect he began to tell her all about Thompson and Thompson's dreams and Thompson's plans.

"Tommy," she exclaimed excitedly, "he is a wonderful man. I had no idea business was like that. And you are the luckiest boy in the world to work in such a place."

"Yes, and it was by a fluke that I landed the job."

"I don't care. It was the luckiest thing that ever happened, even if it took you away from home."

"I suppose it was, but let me tell you it was mighty tough at first." And he told her how he had fought homesickness, so that he actually believed it. And naturally she also believed him.

"You might have written," she reproached him.

"If you had read the letters I wanted to write but didn't, you would have had to put in eight hours a day. It was considerate of me not to, don't you think?"

"But you promised you would."

"But I wasn't going to take an unfair advantage of your youth," he said, and looked at her with a benevolent smile. And then he wondered why he had not written every day. He could not understand it now.

"Of course," he assured her, "now that you are going to be one of our stockholders I'll have to send you reports of the work quite often." He saw himself doing it. She would know everything.

"What do you mean, Tommy?" she asked excitedly.

He told her how her father had promised to take one hundred shares for her and one hundred for Rivington. And then he told her he still had eighteen hundred shares to sell.

Why shouldn't he tell her everything?

"To whom are you going to sell the rest?"

"I'm going to try to sell them to friends who will be interested in Mr. Thompson's experiments with men as well as in the money-making end. It will be very hard. You see, Marion, our company is going to do business in a new way. Of course, here in the East people don't realize what corporations will have to do hereafter if they expect to stay in business."

This sounded very wise and businesslike to both of them. Marion paid him the additional compliment of regarding him as a Westerner. He could tell by the way she looked when she said:

"And what will your work be?"

So he told her what he so far had kept a secret from her—what Thompson expected to make of the Tecumseh men through the aid of Thomas Francis Leigh. He really told it very well, because he kept nothing from her, and in so doing made his hopes realities.

"Tommy, that is perfectly wonderful! I am so glad for your sake! And you can do it too! I can see how you feel about it, and you are bound to win. And won't you feel glad ——"

Colonel Willetts and Rivington walked in. Rivington winked at Tommy—old signal 18—to show he had been pleading his friend's cause at court. Marion said to her father:

"Tommy was just telling me about Dayton and his company. You must help him to sell that stock, papa."

Colonel Willetts worshiped her. He turned to Tommy.

"Unfair weapons to use on a man in the man's own house, young man. Is that the Western way?"

"The Western way is the best," said Marion positively. She rose and confronted her father. "Are you going to help Tommy? Yes or no?"

Tommy felt uncomfortable.

"Look here, sir ——" he began apologetically.

"Of course I'll help Tommy," said Colonel Willetts. "He's coming to the office"; and he turned the subject.

Marion looked proudly at Tommy.

XIX

AT THE breakfast table the next morning neither Tommy nor Mr. Leigh made any allusion to the stock-selling campaign. But as his father was leaving Tommy told him:

"Colonel Willetts said last night he would help me place the stock. I'm to call at his office again."

"Do so by all means, Thomas," said Mr. Leigh with an almost cold formality. "Be sure you make the points I explained to you yesterday, particularly the probable permanency of dividends under a far-sighted policy, and the equally certain depreciation of both principal and income from real-estate holdings in New York City. A political or even a social revolution will hurt such a business as Mr. Thompson has planned far less than it will real estate, which not only cannot be hidden or moved but has innumerable natural enemies, such as the shifting centers of trade and fashion and inefficient or corrupt municipal government. You might tell him that all land partakes of the quality of mud and the wisest of men can get stuck in the mud."

Tommy gasped. The man he had known as his father had never spoken like this. Mr. Leigh went on judicially:

"Ask him whether his gains from the unearned increment as well as from increases in values in certain sections have fully offset his losses from the decline of what he considered choice property ten or fifteen years ago. Ask him whether he thinks the big financial institutions, like the life-insurance companies, are comfortable over their ownership of properties they have had to take over to protect

their own gilt-edge first mortgages. Real estate is a tradition of his family and you must make him think of the future. Good morning, Thomas."

His father was more of a business man than Tommy had ever dreamed. His advice was sound. But ——

A theory came to Tommy ready-made, from the birthplace of all explanations. Obviously long years of brooding on his dead wife and on what he had done to keep his promise to her had made Mr. Leigh morbid. He had remained a bookkeeper because the only way in which he could continue to avert discovery was by remaining where he could conceal his deeds. It made the repayment of the seventeen thousand dollars more than ever urgent. Where could Tommy borrow it, since it was out of the question to think of earning so vast a sum in a short time? He must consult Mr. Thompson. If he could not confide fully, he might at least put a hypothetical question, give hints, sound Mr. Thompson somehow. But before he could speak to Thompson he must sell the stock.

He was to lunch at the College Club with Rivington. He doubtless would meet friends there who might take a few hundred shares.

At the club he was lucky enough to meet Red Mead, whose father was a capitalist and—so Red said—had been very successful in finding highly profitable investments in all sorts of manufacturing enterprises. Red told Tommy he was sure the old gentleman would fall for a hundred thousand bucks, provided the talk was sufficiently convincing to justify Mr. Mead in sending an expert to look over the property. Whereat Tommy promised to call on Mr. Mead, though he was almost certain Red's father was the kind that wanted big dividends. And Bull Wilson told him that only the day before his father was regretting not having taken a block of Bishop-Wolf automobile stock that was offered to him for thirty-five thousand dollars three years before and was now worth a million.

"He's your meat, Tommy. He's gone to Washington with his patent lawyer. When he comes back I'll tell him that I've asked you to do me the favor to call on him before you see anyone else."

Tommy did not permit himself to feel encouraged by these promises; nevertheless, he decided not to see Colonel Willetts until after he had tried elsewhere. But Rivington insisted upon going to his father's office that very afternoon.

"They are always after him. Every time he invests in a new thing or puts up another building he talks poverty for a month. You just chase yourself downtown right away."

Rivington's obvious eagerness to see Tommy succeed had the effect of making Tommy feel that, after all, his friends were in New York. The work lay in Dayton, but his happiness in New York. For a moment, as he held Rivington's hand, Tommy felt that his stay in Dayton thereafter must be tinged by the regret that he could not see his best friend every day. But the work was too important. If only Rivington would move to Dayton! Of course if Rivington was there Marion would visit him frequently. What a place Dayton would be evenings!

In the subway on his way to Colonel Willetts' office Tommy's mood left him. The New York he saw about him, with its alien faces—all kinds of faces and all alien—was not the place for him to work in. And his own particular New York was very small—a city with a score of inhabitants. His real life could never merge with the life of the strange and dislikable New York he saw in the streets and in the shops and in the office buildings. He could not work here, where every man was concerned with himself and no one else and so plainly showed it in his face. New York could never be a city of brothers, of men, who wished both to be helped and to help. He would go back to Dayton, of course. And he must take back checks for a total of two hundred thousand dollars. He must! And he would!

He paused a moment in the hallway of the sixth floor of the Willetts Building, one of Wall Street's earliest skyscrapers, and considered a moment how he should proceed. He was about to grasp the knob of the door of Colonel Willetts' office when the door opened and Mr. Leigh came out.

"Father!" cried Tommy. His plans, not very elaborate, were knocked into a cocked hat. Misery, indefinite but poignant, filled him.

"Thomas!" gasped Mr. Leigh. He was more startled than his son. To Tommy his father's look was one of guilt. And a guilty look on that face was like turning on the calcium light on the secret.

"I—I had to see Colonel Willetts on bank business," stammered Mr. Leigh. He glanced at Tommy uncomfortably, and quickly looked away. Then he said apologetically, almost pleadingly:

"I thought it expedient, while I was there, to speak about your errand to New York. I—I gave him my opinion of the—investment."

"But I asked you—I hoped you would not speak about it," said Tommy, unhappy rather than annoyed. And then, with the illogicality of sorrow, Tommy thought that his father knew so little about the company that any advice he might give about the investment could not be strictly honest advice.

"Colonel Willetts is a director of the Marshall National and our bank has close relations with it. I have done no harm to you, Thomas."

Tommy was frowning, because of his own disinclination to recognize ungrudgingly that his father had been prompted by loyalty and love. Old people were like that. And now his father was actually and visibly afraid of incurring the displeasure of the son for whom he had done so much—too much! And that son actually was thinking of his own grievances! Moreover, the damage, if any, was done.

(Continued on Page 81)

SHOESTRINGS

By Maximilian Foster

ILLUSTRATED BY MAY WILSON PRESTON

x

SOCIETY, especially the sort the Sunday supplements immortalize with a capital S, is delightfully cosmopolitan at Coronado, they love to tell you there. No doubt of it. Except that gay center, Forty-second Street and Broadway—that or, say, Atlantic City on Easter Sunday—few of America's social rendezvous boast a gathering so much so. "The Number Two Palm Beach Company," Mr. Alsop termed it.

Mr. Alsop knew all about Coronado society. Offhand, at a glance, he could pick its sheep from its goats; at a glance—no more—he could discern a frozen-face from one who was merely a sad-eye. The knowledge was invaluable. Still further, so closely had he studied the elect that after a brief two years of experience he was now enabled to separate the *haut monde* into its distinct, component groups.

There were two of these groups. "Yeast cakes," Mr. Alsop termed one; but the other group was really the more select. Its members neither worked nor had ever worked; and, without exception, they all belonged to the Country Club, Coronado's exclusive social center. Mr. Alsop called it the Papa-Has-It Club; in fact, there were moments when Mr. Alsop regretted that his own papa had not been more diligent.

She Suggested That Mr. Alsop Should Take Her to the Hotel for Luncheon; She Wished to Mail Home a Souvenir Bill of Fare

The day following the one on which Mr. Tams arrived at Coronado the morning was well advanced toward noon when the door of Mr. Alsop's seaside bungalow opened and Mr. Alsop emerged. Usually at such times his manner was nonchalant. Not so at the moment, though. His air absorbed, one would have said, too, that Mr. Alsop looked worried. Gloom mantled him.

The evening before, following the departure of Sir Lionel, Mr. Tams' party of guests had arrived; but until just now Mr. Alsop had not met them. A second séance with the gentleman from Imperial Valley had engaged him and dawn was breaking ere he had returned. He was still a tenant of the bungalow. Originally, once he had rented the place, he had planned to take up quarters elsewhere; but Mr. Tams having first invited, then urged, him to remain, Mr. Alsop had consented to do so. He was not the sort long to resist urging.

When the guests, Mr. Tams' party, were presented, however, Mr. Alsop almost wished he had. It was one thing to hoist Mr. Tams into Coronado high life—he could take a chance at it, anyway; but once Jimmy had given what he termed the "o. o." to Mrs. Wallop, as well as to Mrs. Niblo, the two Tumultys and Mr. Poulsen, Jimmy's buoyant courage oozed. Mrs. Wallop appeared in a dressing gown, "a swing-clear," as she called it; but the others, Mr. Tams excepted, were attired fully for the day. Mr. Tams' costume was mainly bandages.

The bungalow's new host was delighted with its former proprietor—"Charming!" he termed Mr. Alsop. Having been called on, however, to recount the story of Mr. Tams' heroism, the rescue of Miss Pickell, Mr. Alsop had seemed less charming than embarrassed—not to say evasive.

"Pickell? Pickell?" inquired Mrs. Niblo, pricking up her ears.

Miss Pickell was one of the younger set, Mr. Tams explained.

He was asking solicitously about Sir Lionel also, when to Mr. Alsop's relief Mrs. Wallop interrupted. Mentioning something about Los Angeles and a relative there, a banker who was from Kansas, she suggested that Mr. Alsop should take her to the hotel for luncheon; she wished to mail home a souvenir bill of fare. Pleading a previous engagement, however, Mr. Alsop hastily had made his adieus. Most of these he directed at Miss Negley.

He had not seen Joe Babbett since daylight, when Joe had departed to catch the first ferry over for San Diego. Joe was staying there; but, for a fellow who didn't care for cards and seldom played, Mr. Alsop had his opinion of Joe. So had Mr. Jarboe, the ranch gentleman from the Imperial Valley. Mr. Jarboe, it seemed, had been host as well as banker at the previous evening's fête; and, as the party broke up, he had inquired of Joe, his tone sardonic: "What're you going to do with it, *hombre*? Put it in barrels or real estate?" Never mind about that, though. How could any little queen like Miss Negley stand for any Joe Babbett? Joe was a regular fellow, of course—maybe; but still it made Mr. Alsop marvel.

In response to Miss Negley's inquiries he was saying, yes, there were many nice walks round Coronado; and he

was arranging several when Miss Minch suddenly spoke. She had been staring fixedly at Mr. Alsop during the conversation with Miss Negley, and now she asked abruptly:

"Are you a polo player?"

No, Mr. Alsop replied; he had never tried polo; when, as abruptly as before, Miss Minch returned:

"Well, you look it!"

What did she mean—look it? Mr. Alsop had not liked her tone. Was she throwing the harpoon? However, having broken away from the party, especially from Mr. Poulsen, who now was inquiring whether Mr. Alsop happened "to have a cigar about" him, he hurried to the door. He was perspiring slightly as he emerged.

His plans were vague. In reality he had no plan. One needs must, though, when the devil drives; and Mr. Alsop, too, had had a little talk with Mr. Tams. In the talk Mr. Tams had said modestly that expense was not to be considered, and this Mr. Alsop remembered; it was not likely, in fact, he would forget it. He would otherwise have thrown up the task in disgust.

Gloom settled on him as he trudged along. It was a gloom, too, adumbral in its depth, its density. With the money—that is, whatever he could hook out of Tams—he might get back into the market again. If he got back into the market he might make another killing. It was his only chance. The chance lost, he might have to go back to work again. Memories of the hemp and sisal trade recurred to him as he trudged along the boulevard, and at the memories he grunted, his emotion evident.

"Dash the luck!" growled Mr. Alsop.

In turn he dashed his own foolishness. What a chump he'd been to let Belcher trim him as he had! Then, with heartier emphasis, Mr. Alsop dashed Belcher too. However, as he realized, it was too late now to cry over spilled milk. If he was to do anything he must get his wits in order. Tams was his only chance. At the thought, gloom still more deeply submerged him.

"Dash the fellow!" Mr. Alsop growled also.

Had Tams been alone, not tied up as he was with that bunch, there'd have been a chance of getting by with him. But how could he get by with Tams when Tams had that crowd along? It was a crime even to try to put it over. Why, even with the money, Tams himself was a joke, a jolt! Why——

"Huh?" said Mr. Alsop suddenly.

He had gotten thus far, his face in its gloom painful, when with the grunt Mr. Alsop abruptly paused. "Money?" A quick breath escaped him.

"Say!" said Mr. Alsop.

Inspiration, like a light, then leaped into his eyes; and glancing about him for a moment he gave vent to an exclamation. No one was in sight; and, having exclaimed, all at once he executed on the sidewalk a neat little double-shuffle, a dance step. Then he gave another cry.

The next instant, his air brisk and springing swiftly on the way, Mr. Alsop hastened. Gloom had fallen from his visage and he beamed.

"Hurray!" he cheered. "I have it!"

XI

HURRYING swiftly, it was to the hotel that Mr. Alsop made his way. Breakfast first, then business, Mr. Alsop planned. He had it all figured now.

In the hotel's basement, it will be remembered, the Coronado Casino is situated; and often round noon, especially when Suki, his Japanese houseman, failed to show up, Mr. Alsop breakfasted there. Suki, it appeared, had learned the American amusement of draw, and was teaching it to his compatriots down at the Japanese Club, near the ferry—though never mind about that. Mr. Alsop was not concerned about Suki. A few minutes later, his foot on the brass rail in front of the Casino's breakfast stand, his air cheerful, he stood giving his breakfast order to the white-aproned attendant in charge:

"One egg in it, Tim. Give it a good shake and never mind any nutmeg. . . . Seen Mr. Jarboe?"

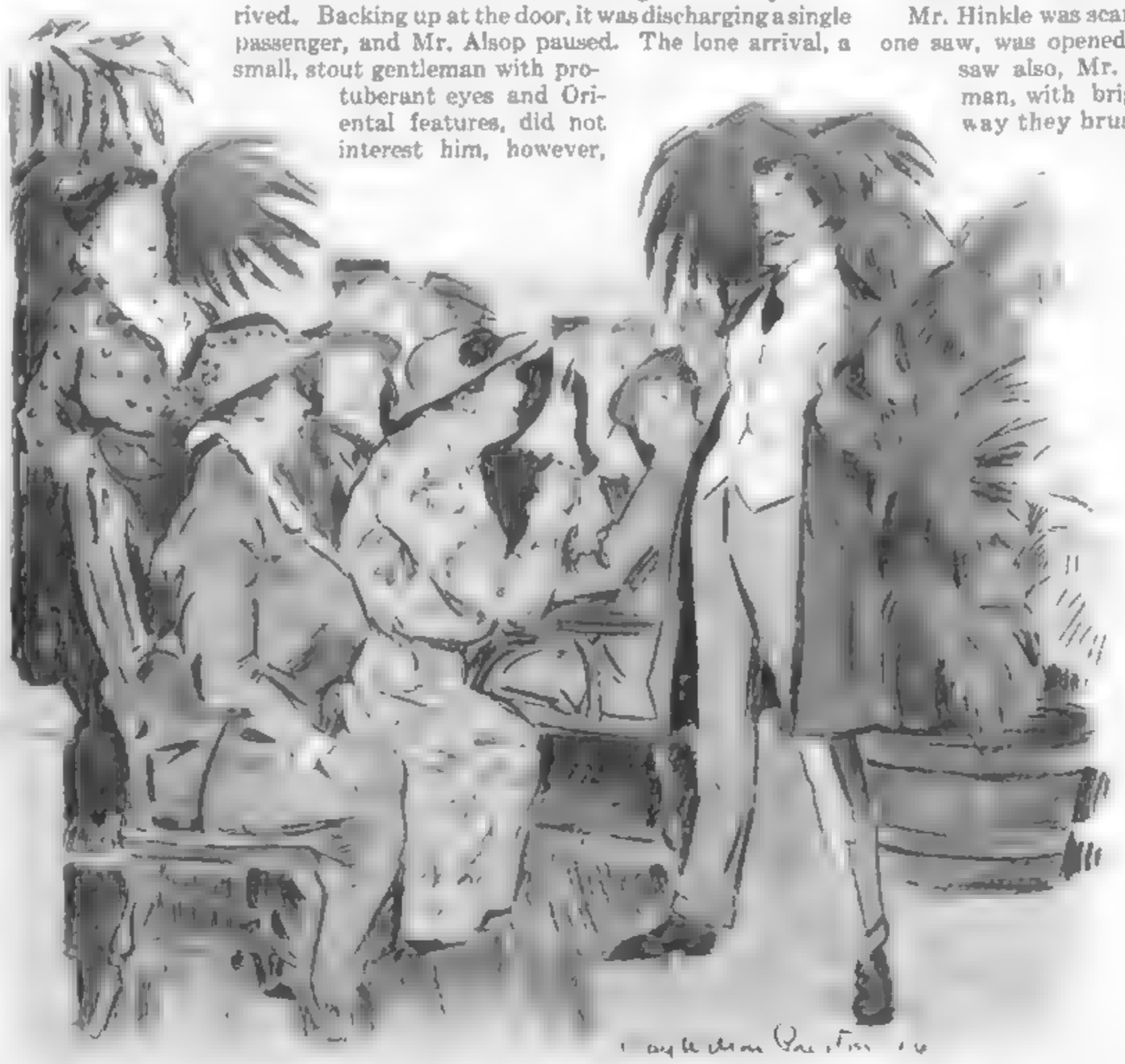
Mr. Jarboe was the Imperial Valley rancher; and Tim said yes. As he shook Mr. Alsop's breakfast, vigorously agitating the egg and other ingredients, Tim informed Mr. Alsop that Mr. Jarboe had just gone over to the tank with Mr. Meiggs, the automobile gentleman from Cleveland. The tank's temperature was sixty-eight this morning; and Mr. Jarboe, Tim said, had thought it would do the auto gentleman good. Mr. Alsop thought so too. Murmuring something about Mr. Meiggs "sure having had on a full-floating rear axle last night," he asked suddenly: "Seen Mr. Hinkle, Tim?"

His interest was evident. Mr. Hinkle, it seemed, was the hotel's publicity man and general entertainer, or, as Mr. Alsop alluded to him, "the Coronado self-starter." It was his duty to see that everybody met everybody else in the hotel and had a general good time. In this, it may be said, Mr. Hinkle was uniformly successful. They had.

"Mr. Hinkle's in the office," said Tim.

He did not tarry long over breakfast. Consuming it at a couple of gulps, he paid the check and bustled up the stairs.

The bus sent to meet the morning train had just arrived. Backing up at the door, it was discharging a single passenger, and Mr. Alsop paused. The lone arrival, a small, stout gentleman with protuberant eyes and Oriental features, did not interest him, however,



"This is One Little Place—Coronado! Swell! I've Been Meeting a Bunch of Them!"

and Mr. Alsop hurried on. As noon had struck, quite a throng now had gathered in the corridors.

Strolling about or seated on the hotel's well-known plush upholstery, those in evidence were occupied chiefly in languidly inspecting each other. It is the way at fashionable hotels. Mr. Alsop, though, did not give them much attention. Most of the crowd were mere outsiders, the usual sad-eyes and hungry-hearts; and, his air brisk, more energetic than ever now, he made a hurried tour of the halls. Out in the hotel's inner court was also quite a crowd. Many of the tables set under the palms and shrubbery were occupied; and as his eye roamed over the scene, bright with the charming toilets of the women, smart with the swagger tweeds and flannels of the men, Mr. Alsop paused.

A moment later, as he stood there gazing, he gave a sudden start. Then Mr. Alsop stared. At least four of the tables were occupied by frozen-faces; and it was one of these groups that so abruptly had caught his attention.

There were three persons at the table, all women. If one of the three was not exactly what you'd call a frozen-face—that is, socially elect, a bona-fide highlife—the two others, at any rate, were. They were so much so, in fact, that anyone not familiar with Coronado society might have been astonished to see them chatting so intimately with the other. However, that was not why Mr. Alsop stared.

The first of the ladies was small, blond and vivacious. Attired in a smart lingerie gown, a lingerie hat on her golden head, she was laughing amusedly. Mr. Alsop had met the lady, just as, in the same way, he had met everybody at Coronado. Her husband was a polo player, a prominent member of the Papa-Has-It Club. The second lady, however, had no husband. She was a widow; twice so, in fact, having lost one husband by death and the other via Reno. "The Alfalfa," Mr. Alsop termed her—widows, with him, being in kind either "sod," "grass" or "alfalfa." Alfalfa indicates a second crop. However, this is merely in passing.

The alfalfa lady, a tall, slim young woman, dark in contrast with the blonde in the lingerie hat and gown, was smiling also. It was at something the third lady was saying, the nonfrozen-face. As he was near enough to hear it, that was why he stared. Then he scowled.

"He asked if I wasn't one of the younger set," the lady was bubbling—"'the younger set'; just fancy!"

It was Gertie Pickell, movie star.

What was she up to, anyhow? The scowl on Mr. Alsop's features grew and for a moment he frankly glowered. Was Gertie trying to crab his stuff? Whatever the case, no time was to be wasted; and, with another scowl, Mr. Alsop turned on his heel and hastened back along the corridor. The hotel's office was there by the elevator; and at all speed he made his way toward it.

"Hi, there!" said Mr. Alsop, pressing his face against the grill. "I say, Jerry!"

It was Mr. Hinkle he addressed.

Mr. Hinkle was scanning a newspaper. The newspaper, one saw, was opened at the society page; and, as one saw also, Mr. Hinkle was a good-looking young man, with bright, glossy hair brushed back the way they brush it at colleges and in the collar ads. Laying down the paper, he emerged.

For five minutes or more, earnest in manner, not to say eager, Mr. Alsop conversed with him. At first, Mr. Hinkle looked idle; then an air of interest seemed to quicken in his eyes. Mr. Alsop grew more earnest. Presently Mr. Hinkle shot a glance at him.

"Swell, you say?"

"Fit to bust," returned Mr. Alsop—"regular Vere de Vere!"

"And money?" inquired Mr. Hinkle.

"Oodles, Jerry—regularly sewed with it!"

"H'm!" Mr. Hinkle murmured. "Funny I've never seen his name in the papers."

"You must be blind, then," retorted Mr. Alsop.

His air urgent—quite imperative, in fact—he frowned at Mr. Hinkle.

"Now, listen, Jerry: while I'm not about you keep your eye peeled, will you? Don't you let this gang round here go breaking in on him. If they know what he is, and who, they'll break their necks trying to get next. Don't you let them, though. He's exclusive, real frosty about the folks he meets; and before you introduce anyone you let me know, will you? I don't want any breaks. You savvy, don't you?"

Mr. Hinkle savvied. Assured of this, Alsop did not linger. Retracing his steps as hurriedly as he had come, he made his way back along the corridor, a look of determination now set upon his face.

In the courtyard outside Gertie Pickell was still conversing with her friends, the two other ladies—Mrs. Harvey, the blond bride of the well-known polo player; and Mrs. Gladdis, the Reno-Greenwood widow. Coronado society is indeed cosmopolitan; in fact, "cosmopolitan" is hardly the word. If you are amusing—and Miss Pickell was—if you "have pep," as she would have said it, you may go almost anywhere at Coronado. Miss Pickell, it seemed, made a point of combining her business with pleasure.

In the afternoon, now near at hand, she was scheduled to make a leap for life from the roof of a moving freight train. As Nelly, the fireman's promised bride, she was to do the jump just in time to flag the limited eastbound, saving it from being wrecked. Edward, her sweetheart, was firing the eastbound; and, besides saving his life and foiling Manuel, the villain, there would be a scene in which the grateful passengers, led by the railroad's president, would make up a collection large enough to buy herself and Edward a cottage by the track. Cut-ins of the cottage would be shown.

Alec Bagsworth, late Sir Lionel, was filming as Edward, while Mr. Lynch, the producer, was playing the villainous Manuel. However, before Miss Pickell leaped for her life she meant first to lunch.

It was thus, having come to the hotel, she had joined the two other ladies.

Bubbling with gayety, Miss Pickell was saying:

"Of course, if it wasn't for the bumps I got—that and where the horse stepped on me"—when of a sudden she was interrupted.

"Good morning, Mrs. Harvey," said a voice. "Good morning, Mrs. Gladdis."

Miss Pickell started consciously.

"Ah, Gertie!" said the voice also; and looking up over her shoulder, Miss Pickell saw Mr. Alsop.

Hat in hand, he was smiling genially.

"I heard you, Gertie," he said. Sarcasm was voiced in his tone, and Miss Pickell grew more conscious. She remembered now having promised to say nothing about her adventure. Mr. Alsop, however, did not seem in the least reproving. "Talking about my friend Tams, aren't you?" he inquired—"telling what a joke he was, what a scream! . . . Well, perhaps; perhaps," smiled Mr. Alsop; and, smiling still, he turned to the other ladies.

"You don't know him by any chance, do you?"

Mrs. Harvey said: "Good heavens, no!" But Mrs. Gladdis, about to say something of the same sort, too, instead looked curious. Mr. Alsop's air had in it a tone of significance. Miss Pickell, however, merely laughed. What could there be about Tams but the one thing?

"I'll tell you," said Mr. Alsop: "Mr. Tams is the Wall Street operator. He's the one that made that last big killing in war stocks. What! You don't know him? Then you haven't been reading the papers, have you?"

The Wall Street operator! The one who'd made such a killing! The laugh that hung rippling on Miss Pickell's lips all at once waned there. She stared bewilderedly.

"But yesterday I thought you told me he was in dry goods."

A mere side line, said Mr. Alsop; a single one of many diversified interests. Just as he had begun expatiating, however, on Mr. Tams' activities, Mrs. Gladdis interrupted. Bending forward, her air languid, she inquired what brought Mr. Tams to Coronado.

"Is Mrs. Tams with him too?" she asked.

There was no Mrs. Tams, said Mr. Alsop. As he said this his eyes might have been seen to flicker; but Mrs. Gladdis did not seem to notice. Unconsciously her eyes wandered toward Mrs. Harvey, whereat the poloist's blond lady laughed outright.

"Go to it, Bella!" she exclaimed. "Millions! I'm with you!"

Mrs. Gladdis drew back swiftly. For some reason she appeared annoyed. If so, it did not disturb her friend. She laughed again.

Mr. Alsop was saying something now about the friends, the party of guests, Mr. Tams had brought with him. They were a queer lot, perhaps—"a bunch of dowds, freaks"; but they, too, had money. Mr. Tams had made it for them. He was eccentric, of course; a laugh, some folks would think him; but then, what were the odds? Anyone who would take a bunch of his friends and make them rich overnight was a good sport, the real thing.

"Did you hear that, Bella?" the blond lady said impulsively.

Leaning forward, she touched Mr. Alsop on the arm. Eloquence, at the moment, was bursting from Mr. Alsop; he had taken a fresh start on Mr. Tams and all Mr. Tams had done; but at the touch he paused. The lady smiled at him archly.

"Well, when are we to meet Mr. Tams?" she asked.

There was a pause. During it Miss Pickell gazed at her hands, smiling curiously now, while Mrs. Gladdis, moving slightly, again exchanged a look with Mrs. Harvey. That lady checked a laugh. "Well?" she asked.

An air of doubt had overspread Mr. Alsop's countenance. Somehow he appeared to hesitate. Meet Mr. Tams? Presently Mr. Alsop spoke.

"I don't know," said Mr. Alsop flatly.

"You don't know!"

"No," said Mr. Alsop.

He'd try his best to arrange it, but really he couldn't say whether they'd meet Mr. Tams at all. Mr. Tams was at Coronado for a rest, recuperation; and he'd said to Mr. Alsop he didn't wish to be bothered with social duties.

"Oh, really!"

"Yes," said Mr. Alsop genially; "and besides, he's very particular what sort of people he meets."

Then, his trump card having been played, the young gentleman did not linger. Smiling benignly, he bowed to the ladies and departed.

Meantime, in another part of the hotel—the hotel office, to be particular—a somewhat similar scene was being enacted and was just drawing to a close.

Its characters were Mr. Hinkle, the self-starter; the hotel's room clerk; and thirdly, the small, stout personage with the protuberant eyes and Oriental features who had just alighted from the bus. Without waiting even to register or to inquire whether a room was available for him, the new arrival demanded of the clerk where a certain Mr. Tams could be found.

"Tams? Tams?" the clerk repeated; he did not know any Mr. Tams.

At once excitement seized the visitor.

"For sure you know him! He hires a yachts, and gives parties, opening wine! Don't he spend money here?"

The room clerk summoned Mr. Hinkle, who was still in the office perusing the day's social intelligence.

"Know any fellow named Tams, Jerry?"

Laying down his paper, Mr. Hinkle rose and surveyed the new arrival. Certainly the visitor did not look like a person who would be intimate with swells, a gentleman such as Mr. Tams was reputed to be; and, remembering the caution Mr. Alsop had imposed on him, Mr. Hinkle debated.

"What do you wish of Mr. Tams?" he inquired.

What did he wish—what? A momentary convulsion encompassed the small, stout gentleman; and, his arms, shoulders, hands and features all working together now, he turned upon his questioner.

Why shouldn't he wish to see Mr. Tams? It was business he wished to see him on.

The business was important.

"Well, before you see him," said Mr. Hinkle, "you'll have to see Mr. Alsop first."

In the midst of his convulsive eloquence the newcomer paused, his mouth for a moment gaping.

"See who?"

"See Mr. Alsop."

"*Himmel!*" was the rejoinder.

His voice feeble, and mopping his brow as he spoke, the stout gentleman did not press his inquiries, but, instead, asked brokenly for a room.

"Alsop!" he murmured, his voice dazed. "Alsop!"

He was still stuttering it as the bell hop led him to the elevator.

XII

CLEARLY from more sides than one, once it happened, Mr. Tams' début at Coronado was destined to be eventful. Mr. Tams, it happened, though, was not the only one concerned. There was also the party, his guests. "Say, girls, where's Mr. Poulsen, I wonder?" It was Mrs. Wallop who spoke.

The afternoon was well along; and, lured forth by the brilliant sunshine, the ladies, as well as Mr. Poulsen and Mr. Tumulty, had made a tour of the town, in time arriving at the hotel. For an hour now they had been there; and, Mr. Poulsen having slipped off just after they arrived, they had not seen him since.

Mr. Tams was still in bandages at home.

"Maybe Poulsen's in the saloon—I mean café," suggested Mr. Tumulty.

Mrs. Tumulty thought so too.

"You remember, it was just when you said you were thirsty, Mrs. Wallop, that he left us."

So it was.

Having asked at the office for a souvenir menu—she wished to mail it home—and the clerk not having one, Mrs. Wallop had ordered a round of nut sundaes for the party. As the hotel did not have these, either, she had asked the price of lemonades. Mr. Poulsen had left hurriedly just as the clerk said lemonades were a quarter.

"I hope nothing's happened to him," Mrs. Tumulty murmured.

"Don't worry!" returned Miss Minch. "Nothing would happen to Mr. Poulsen so long as he had to do the buying."

"Why, what do you mean?" exclaimed Mrs. T.

Miss Minch did not reply.

Miss Negley was not with the party. Early in the afternoon Mr. Alsop had called for her and the two had gone on a walk together. Miss Minch, in fact, had advised her to accept the invitation.

"You can do better, of course," she'd said in her vague way; "but it'll help to get your hand in. Yes; you'd better go this time."

Accordingly Miss Negley had gone. Ever since then Miss Minch had seemed out of sorts. Irritable herself, she had irritated the others. Nothing seemed to please her. When the party, inspecting the resort, its bijou homes, and so on, had exclaimed "Swell!" "Elegant!" "Slick!" Miss Minch in turn had said "Bosh!" alternating with "Fudge!" and "Piffle!" In the same way, the party having arrived at the hotel, Miss Minch had continued to sniff and snort.

"Swells? Why, most of them look just as dowdy as we do!"

Mrs. Niblo, at this, bridled.

"Speak for yourself, Miss Minch!" she directed.

Miss Minch did so. "As dowdy as myself, then," she said; when Mrs. Niblo, her tone crushing, inquired:

"Well, if you feel that way about it, why did you come to Coronado?"

Miss Minch didn't know. Perhaps it was because Mr. Tams was footing the bills. She smiled sweetly at Mrs. Niblo as she said this; and Mrs. Niblo glared. About to say something in return, she seemed on second thought to hesitate. She was still hesitating when Mr. Tumulty broke in.

Attired in his new pepper-and-salt business suit, an outing shirt, a derby hat and tennis shoes, Mr. Tumulty looked warm, a little uncomfortable.

"If Poulsen don't come soon I won't wait. My feet hurt."

"Perhaps Mr. Poulsen's met Sir Lionel," said Mrs. Tumulty.

There was the electric-fittings man, besides, the one who wished to sell his place. True, Mr. Poulsen had seen him that morning; but what he'd asked for his shop, stock and goodwill was robbery. Mr. Poulsen had said so, in fact.

(Continued on Page 73)

What Was Gertie Up to, Anyhow? Trying to Crab His Stuff?

THE SATURDAY EVENING POST

REG. U. S. PAT. OFF.

FOUNDED A. D. 1728

PUBLISHED EVERY SATURDAY BY

THE CURTIS PUBLISHING COMPANY

INDEPENDENCE SQUARE
PHILADELPHIA, PENNSYLVANIA, U. S. A.

GEORGE HORACE LORIMER, EDITOR

By Subscription $1.50 the Year. Five Cents the Copy of All Newsdealers.
To Canada—By Subscription $1.75 the Year. Single Copies, Five Cents.
Foreign Subscriptions: For Countries in the Postal Union. Single Subscriptions, $3.25. Remittances to be Made by International Postal Money Order

PHILADELPHIA, DECEMBER 2, 1916

A Way Out?

IF EUROPE could put a couple of thousand miles of cold water between itself and the war, and with that geographical advantage look the situation over deliberately for thirty days, it would not be thinking of the United States' getting into the conflict. It would be thinking of how Europe could be got out of it; and it would view with amazement those unfortunate Americans who are more or less secretly itching for participation by this country.

Nearly everybody apparently now expects the war to run out its third year. In almost all the comment we have seen lately, fighting through next summer seems to be taken for granted. By the end of the third year the direct money cost will have reached about eighty billion dollars, and the dead and permanently disabled will have run at least to something like twelve millions.

And there is nothing whatever in more than twenty-seven months' experience of this warfare which raises a rational suggestion that by the end of the third year either side will have been finally beaten.

Hindenburg's boast that his lines can hold for thirty years is of course an exaggeration, but an exaggeration from a basis of some fact.

Detach Europe's mind for a month and it would be thinking whether there is not some other way out than through the dubious and frightfully costly process of attrition. Not long ago the head of the British Foreign Office warmly indorsed the American idea of a league of great nations to maintain peace by compelling the submission of international disputes to an international court.

Viscount Grey, of course, took for granted that the idea should apply only after the present war had been fought to a finish. But if that idea is sound, and lasting peace is really the goal of all parties to the war, a way might be found to apply the idea to this international dispute.

An Opportunity

FOR fifty years or thereabouts the country was normally Republican. Put to it the bald question "Are you Republican or Democratic," and the answer, given without much hesitation or reflection, would have been "Republican." But the time came when neither party was definitely committed to any policy that differed materially from the policies of the other. Both aim now to catch substantially the same body of votes in substantially the same way. The standing question between them is simply that of choosing which of two sets of men will deal most competently with the affairs of government as they arise, both sets dealing with those affairs in a purely opportunistic manner. That being the question, there has been a majority presumption that the Republicans, on the whole, would deal with them more competently than the Democrats.

This presumption is the Republican Party's chief stock in trade to-day; but it is certainly wide open to attack along a good half of its circumference. In the matter most immediately subject to political control—namely, the business conduct of government—the party was not competent, but incompetent. It was not economical and efficient, in which respects the Democrats, when their turn came, followed it. Pork-barrel, logrolled appropriations and administrative waste characterized the government, no matter which side was in power.

The party that actually introduces economy and efficiency into the government will have a solid asset that will unquestionably stand it well in hand in the present political situation. By budgetary reform and an intelligent scheme for internal improvements, which will get, say, ninety cents of value for a dollar expended, instead of thirty or forty cents by the pork-barrel method, it can attach the trade-mark of competence to itself.

Will the opportunity be taken?

The Tariff Commission

IN SAYING that neither party is now committed to any policy which differs materially from the other party's policies we are not overlooking the tariff. It was the Payne-Aldrich Tariff that started the Republican Party upon its sojourn in the wilderness. Intelligent men of that party know the road to the wilderness will long remain open and in good working condition. Presumably they would not care to invest in another ticket over it.

One of the shrewdest of Mr. Wilson's undertakings was in the direction of taking the tariff out of politics. He declared that the principle of protection and the principle of tariff for revenue only were "neither here nor there." In other words, that the tariff was a matter of expediency, to be shaped according to changing conditions and without any prepossessions in favor of either traditional theory about it. In that spirit the Tariff Commission was authorized; and if both parties are well advised they will adopt the same view. So neither party will stand committed to any tariff principle that differs materially from the other's.

There never was a time when dogmatizing about the tariff was less expedient. A mere glance at our foreign-trade returns shows that we are not needing protection now. There is a lot of contradictory theorizing as to what we may need in the future. Meanwhile we are well in the way of becoming a creditor nation, if we have not already become a creditor rather than a debtor on net international balance; and a creditor nation is always one which imports more than it exports, so that it is more interested in tariffs as a buyer than as a seller.

The one thing to do about the tariff is to get the best possible commission organized promptly and at work in a thoroughly open-minded, scientific spirit.

A Pinch in Coal

AT THE beginning of November a manufacturing concern was paying six dollars a ton for soft coal that had cost a dollar and a half a ton a few months before, and could get so little, even at six dollars, that it might be compelled to shut its plant. One day Cleveland got ninety cars of coal in lieu of its usual allotment of some seven hundred. Various industrial centers were talking about a coal famine.

There was a supply of coal at the mines; but the railroads, with overburdened equipment, could not move it as usual. The roads are prospering just now. Gross revenues in the year ending June thirtieth were about three and a half billion dollars; and net, after paying a hundred and fifty million dollars in taxes, exceeded one billion. So they can order equipment on a liberal scale, and are doing it. But prices are high and plants busy. It will be a good while before equipment ordered now is in use. And for some years the railroads were not prosperous. They had little surplus revenue to buy equipment with; and because they were not prosperous their credit was low. We feel the effect of that now in scarcity of coal and slow movement of freight generally.

Even now, in the face of a billion net last year, railroad managers and investors in railroad securities are wondering what the situation will be after the boom if public regulation of railroads is applied in as narrow and jealous a spirit as it was for some years before the war.

Individual shippers may applaud when a particular rate they are interested in is cut down. Farmers here and there may be fooled into thinking that the lowest possible freight rate which does not throw the carriers into actual bankruptcy is to their interest. But it is very certain that, for the country at large, regulation in that haggling, oppressive spirit does not pay.

The Cost of War

DENMARK conceived and carried out the timely idea of organizing a voluntary scientific society for the purpose of studying the effects of war. This society reported recently on the human cost for the first two years. Of course conclusive official figures are not available; but from a careful study of the best information obtainable the society has made estimates that are probably close to the facts.

It finds that, in two years of fighting, four million six hundred thousand soldiers were killed and almost eleven and a quarter millions wounded, of whom nearly three and a half millions suffered permanent disability. Thus, from the point of view of economic effectiveness, the total loss is near eight millions, or about equal to the population of our Rocky Mountain and Pacific Coast States.

Economically, of course, the loss is heavier than as if the population west of Kansas and Nebraska should be blotted out, for the war losses fall wholly upon males in the prime of life. We had at the last census twenty million males of militia age—between eighteen and forty-four years old; so the war loss roughly equals a third of our population in that class.

This refers only to battle losses. Concerning mortality in camp we have only the general statement that the armies have been maintained in good health; but there has probably been a high mortality among prisoners of war, who now number several millions. With twenty-five million or more men under arms for two years, there has doubtless also been a fall in the birth rate. In war-ravaged districts there has no doubt been increased mortality among the civil population.

The wars of the French Revolutionary and Napoleonic era continued, with some breathing spells, for twenty-five years, and resulted in a little over two million deaths, against over four and a half millions in two years of this conflict.

War nowadays means moving the whole effective male population of a nation against batteries that rain hundreds of high-explosive shells every minute. It means a tight death grip, continuing for weeks on end.

The cost is too staggering. The civilized world simply cannot afford it. Some more tolerable means of settling international differences must be invented—and will be.

They Really Do It

A CORRESPONDENT who asks us, quite unnecessarily, to excuse his handwriting invites editorial comment upon the following statement of facts:

I have been a farm hand for nine years; and, as I have behaved myself and done what was right, I have got along first rate. First, I got thirty dollars a month, and for several years thirty-five dollars, and, as I have my keep, too, don't have much expense, except a suit once in a while. I have twenty-seven hundred and forty dollars in bank, and have an endowment policy for two thousand dollars that will be due in six years. Next year I'll have three thousand dollars saved, and then I'll put it out on a good mortgage at six per cent. That will bring me a hundred and eighty dollars a year. So, when I get the insurance, I'll have six thousand dollars; and then I'll buy my farm and pay cash, and be my own boss. That's doing pretty good, ain't it? And then I'll be thirty-six and will get me a wife. I didn't go tumbling round the country, but just stuck. I have worked; but I guess that's better than the moving pictures and baseball. And if the old grandfathers hadn't worked hard where would the country be now?

Nine years at an average, say, of thirty-two and a half dollars a month, with twenty-seven hundred and forty dollars in the bank at the end of that period, tells its own story—a story in which moving pictures and baseball obviously play small part.

Men really do it—and have proper scorn for the man who complains that he cannot get on.

Aid for Education

THE Smith-Hughes Bill, which passed the Senate at the last session of Congress, proposes that the Federal Government shall assist vocational education in the several states, beginning with an appropriation of one million seven hundred thousand dollars a year, which gradually increases until, in the ninth year, the maximum of seven million two hundred thousand dollars is reached.

A main argument for Federal aid—aside from the admitted value of vocational training in itself—is that the subject needs clarifying and settling under authoritative leadership; that there are many practical, technical difficulties, and there ought to be some central expert body which can educate the state schools as to how vocational training can best be given.

And, with that premise, the bill, as it passed the Senate, most absurdly vests Federal participation in vocational training in a body which includes the Postmaster-General, the Secretary of the Interior, the Secretary of Agriculture, the Secretary of Commerce and the Secretary of Labor—none of whom will ever, except by some unforeseen accident, be qualified by experience and study to guide vocational education.

True, the board includes also the Commissioner of Education, who will doubtless have a considerable store of pedagogic lore, but will probably know nothing about the shop end and be a complete stranger to the atmosphere of that end.

Not a dollar of Federal money should be handed over to a board so composed, unless the board is to be a mere frontispiece, with the actual work in the hands of men whose training and experience fit them to deal with the subject expertly.

SEVEN MILLION HORNETS

Each of These Toymakers Gets a Good Daily Wage Out of the Profits

Reëducation is Worth More Than the Highest Pension Any Government Could Pay

By Eleanor Franklin Egan

THERE are not many nice, lovable snakes in the world, so the comparison I have in mind is, in a way, most unfitting; yet, in a way, it is not. Belgium is like a snake—a great, slippery, eely snake that has been cut in two by a battle-ax. Is it at sunset or sunrise that the pieces of a severed snake reunite and wriggle off, rejoicing? "When the sun goes down"—that is it. I remember the shadow-creeping, crawling fascination of the phrase in this connection. Also, I remember going to sleep once, waking up scared, and falling off a woodshed, where I had climbed with two sections of perfectly good snake—and a hatchet for self-protection—to see the thing happen.

It will be at the setting of the German sun—my Nature fake works out; and if the Allies succeed in what they think they are doing the Germans will have no hatchet—no hatchet left with which to repeat their deed. The squirming, troublesome tail of the Belgian snake is under the heel of the wielder of the battle-ax, hampering him considerably; but the head got away and turned to strike, is striking, and keeps on striking viciously, ceaselessly, and at every possible angle.

I had luncheon to-day with the whole Belgian Government assembled, including the president of the Senate and the president of the Lower House, who represent their branches of the government in the general state councils. The Belgian senators and deputies are scattered abroad among their constituents in Belgium, making future political capital out of present food problems, in many instances it seems; but otherwise the Belgian Government is in exile, and in exile the Belgian Government is strangely and magnificently intact. There were the Ministers of War, of Justice, of Foreign Affairs, of the Interior, of Finance, of Commerce, of Science and Arts, and several others; and they were at home in a festive, summery-looking hostel perched on the high cliff above the village of Sainte-Addresse, a bathing-resort suburb of Le Havre.

The Seaside Capital

THE environment of the Belgian state in exile lacks everything to be desired in the way of gloom and privation and picturesque misery; but it is exile just the same. The *Hôtellerie*, as it is called, where the ministers are quartered, is a small white-and-gold confection, flower-trimmed and flaunting; a sort of architectural birthday cake to the gods of frivolity. It overlooks the glorious Bay of the Seine, is within sound of its wide-lapping surf on a shining beach, and suggests nothing but the joys of a gay vacation.

Nor is there depression in the hearts of the Belgians. When one speaks of their families, caught and held behind the battle line in Belgium, there may be a noticeable tightening of lips or a glint in the eyes of something deep in the soul of the man; but the talk is not of the outrages and the long period of separation; of desperate uncertainty and suffering. It is of work and accomplishment; of the details of war and the hope of an early deliverance.

Sainte-Addresse is the Belgian capital, loaned by the French; and nearly every large building on its green cliffs and curving shore is connected in some way with Belgian Government administration, the most important being the War Office, a large white building on the bay shore, just down the steep drive from the *Hôtellerie*. The impressiveness of the War Office is emphasized by pacing sentinels, rigid guards in front of their little box shelters, and by the comings and goings of innumerable army officers in gray war motors; but it faces the beach—just across the driveway—on which there are long rows of gay bathing huts, painted in alternate stripes of brilliant blue and pink.

It is a joyous kind of scene altogether; and in all weathers there are many children playing in the sand, while at low tide the stooping, searching clamdiggers wade back and forth industriously in the softly curling surf. But a far-flung silence envelops all the brightness; there is a line of low, gray British battlecraft against the horizon in the distant entrance to the bay; large white hospital ships slip in and out, showing by day their red stripes and crosses, and by night a myriad green lights, which make them look, afar off, like phosphorescent ghosts of ships. One is startled by the frequent flights of seaplanes, high in air, and of big, awkward French dirigibles, coming and going to and from places of mystery; while the rumble of motor ambulances, hundreds of wounded men strolling about in their bandages, hospitals everywhere, and the eternal procession of soldiers—Belgian, French and British—remind one constantly of war and the nerve-straining nearness of it.

The Men Often Get in Six Months What it Takes a Small Boy Five Years to Acquire

The Guests of France

FRANCE, among so many admirable things, is a gracious and liberal hostess; and I wish I might locate by name and historic reference the interesting places where she is housing her thousands of Belgian guests. I wish I might describe some of the quaint old Norman towns and the sections of fair, finished Norman countryside she lends to them, and where they are permitted to live and to maintain their national form and unity unhampered even by a too friendly concern. But in "certain places" there are important activities going forward; and one never realizes quite so definitely the necessity for geographical vagueness as when one stands in the center of fifty acres of shell-and-powder factory and thinks heart-chillingly about a possible rain of fire from above. Before the big Zeppelin raid on London in September, I very Americanly objected to tight black curtains across all my windows at night; but after the raid I seemed to be able to get along with much less air.

My room was on the top floor of a rather tall hotel; and I not only saw I felt the whole performance. Though I could not resist the temptation to hang out of my window through it all, I was quite certain that no bomb could be aimed anywhere in the general direction of London without lighting on me. That experience, in addition to a few others I have had, gave me a more tolerant feeling toward regulations in general, and I find it not difficult any more to be properly hazy where exactitude might by any chance be imprudent.

With regard to the Belgians, the necessity for haziness applies to men as well as to places. I asked a Belgian officer if I might write freely about one of his brother officers, whose experiences have been extraordinary even for these times, and who has to his credit some very important and quite unique achievements.

"But no," he exclaimed; "it is impossible! The man's family is still in Belgium!"

No need to ask for further reasons when one knows how the sins of the husbands and fathers have been visited upon the wives and the children.

Normandy is a large section of very beautiful green-meadowed and forested territory, and nowadays it takes an unconscionable amount of time and patience—to say nothing of influence—to get permission to see it at all; but, permission once obtained, one sees it at great advantage from a high-powered army motor car, which rushes at fifty miles an hour over many times fifty miles of perfect French roadway.

In peace times it would be dangerous to travel so fast; and, besides, there would be so many things to tempt one to a leisurely pace—ancient and storied castles and churches; fascinating low-thatched farmsteads; wayside inns of special and peculiar charm; and historic spots connected with old romantic loves of ours, whose alabaster effigies in Westminster Abbey and other English holy places have touched our imaginations and led us wandering blissfully into colorful ages past. But the dominant fact on earth is war, as war never was before. War has made danger a normal condition; and, as for the Baedeker blisses of better days, one now passes five-hundred-year-old stone lace and stained glass with only a casual glance, and a hope, perhaps, that it may be able to weather the storm.

Interest centers in turbulent modern humanities; and, I think, if I were a German the things I have seen in Normandy would have a harrowing effect upon me. If I were a German I should know that, without registering a feather's weight of pressure upon the scales of my own might, I could match and surpass every item of Belgian achievement; but I think I should know that the memories, the spirit and the incentive behind the achievement were of vastly more importance to me than the achievement itself. And I should wonder about the possibility of ever regaining my lost "place in the sun" of the world's esteem.

On the friendly soil of France the Belgians have established vast industries—military, of course; and they not only supply their own army—once more nearly two hundred thousand strong—with every necessity, from boot laces to bombs, but they manage even to contribute to the munitions and other supplies of their neighboring allies.

Moreover, their community life in France is as well organized and as carefully regulated as it would be in their own country. There are twenty-four schools for the children of Belgian exiles at Le Havre; and Madame Carton de Wiart, wife of the Minister of Justice, has under her care and direction some five thousand children—who were gathered up in the actual fighting zone and removed to schools prepared for them round about here—in the security of Normandy homes.

Wartime Schools for Belgians

I do not know how many Belgians there are in France—many times ten thousand, doubtless—but I do know that there are just a few less than ten thousand of them keeping acres of factories humming with industry twenty-one hours out of every twenty-four, including Sunday. They work in two shifts of ten hours and a half each, and they do it willingly and cheerfully. They seem to belong to what might be called a labor union of souls, which demands of its members that they shall work as long as they can and as fast as they can, and for just as little as they can possibly live on.

There are many thousands of Belgian refugees working in the munitions factories in England; and when these factories were established in France, at the beginning of this year, a request was made by the Belgian Government that a certain number of the Belgians in England be sent over to work with their own people. But there was great objection to this on the part of the English, the excuse for noncompliance being that they were too badly needed where they were.

This, I believe, was not made public, but it is true, nevertheless. "How doth the busy little Belgian" is not a song that could be sung with impunity to the average overpaid, pampered and continuously flattered British worker in munitions. They have been coddled into giving up their holidays; but they could never be induced to work in munitions for the wages they are capable of earning in their usual trades.

Count Le Renesse, of the Belgian Army, Superintendent of Reeducation

The spirit with which the Belgian workers, in their own factories, are imbued seems not to breathe so much of a desire for vengeance as of an intelligent faith in their own ability to hasten the day of their return to their own land; and for this they are all in a breathless hurry. There are about five hundred women; but mostly the laborers are broken soldiers or men too old to fight, and the work they are doing most of them have learned to do within the year at the big Belgian establishments for what is known as reëducation.

Reëducation may be the right name for the work these institutions are designed to accomplish, but for a large number, a majority perhaps of the men in the extraordinary classes, they provide a first opportunity for education in any form. I climbed up the long cliff which rises behind Sainte-Addresse, armed with an official request that I be permitted to see all the processes of reëducation in a school, located on the heights, where nine hundred maimed and broken Belgians are enrolled as students.

I found a few square acres of long wooden buildings, of the familiar temporary type, on a bare clay slope which rises to a line of trees in the background. Before one of the buildings the colors of Belgium floated from a tall flagstaff, and I knew that would be the administration office. I walked up and asked for Count Le Renesse, the commandant, and had him pointed out to me across a wide muddy court, where he stood in earnest talk with a company of blue-uniformed soldier students. This commandant has estates and palaces in Belgium and was, before the war, a very rich man; but, with the coming of the Germans, he promptly vacated the lap of luxury and took his place in the army. He was wounded in the side with shrapnel at Ypres, and spent a good many months in a hospital; but he got well, more or less, and went back to the Front.

When the establishment of the reëducation schools was undertaken he was thought to be especially fitted for the task of inaugurating the system, because the whole work was in line with his peace-time activities, he having been the introducer and organizer of labor in all the Belgian prisons. So he was detailed to this strenuous and exacting service, which, in its constant and varied demand, must make the life of an officer at the Front look enticingly calm and unhurried.

He took me first to the schoolrooms, where a large number of big hulking boys, between twenty and thirty-five years of age, were learning to read and write. In a former article I have said that thirty-seven per cent of the Belgian population is illiterate, and here one gets the full force of this fact in many astonishing examples. They are an exceedingly decent and well-set-up lot of men, in spite of their scars and physical losses; and, as they are still under military order and must do their best to accomplish the task assigned to them each day, they make rapid progress, and are able, oftentimes, to get in six months what it takes a small boy five years to acquire.

After they have finished the course in reading, writing and primary arithmetic, if they elect to take such a course—it is not compulsory—they are sent on to some occupation the details of which they are required to master in order that they may be able to earn a living when the war is over. The original intention of the reëducation plan was to substitute something possible for a man who had lost the power to pursue his usual vocation; but in thousands of cases—a majority among the Belgians—men are being fitted for a much better industrial life than they have ever known. Each man chooses the work best adapted to his physical disabilities and natural inclinations, and the result is the production of large numbers of experts in various lines, none of which is anything but highly practical.

In one building, fully equipped with electrical apparatus, are dozens of men learning how to handle electric wires, to install electric lighting systems, to put in and regulate telephones, and to do all kinds of electrical repair work. If any of them shows a special aptitude for this kind of thing—and many of them have—he may go on through a complete course of electrical engineering, the teachers and all the necessary paraphernalia being provided.

There was one man, minus three fingers and one leg, making a delicate and excellent original drawing for an electric-lighting plant, and until a year ago he had never touched an electric wire or instrument in his life; nor could he either read or write. Certainly reëducation is worth more to him than the highest pension any government could afford to pay; and it is to all the men.

In other buildings, set in even, factory-like rows along the sides of the wide clay court, there were wheelwrights, blacksmiths, cabinetmakers, iron and steel workers—turning out delicate tools and instruments—shoemakers, tailors, capmakers, brushmakers, printers, modelers, toymakers, bakers, and workers in a number of other lines; while scientific chicken raising, vegetable and flowergardening, greenhousing, forestry and various kinds of woodcraft are taught outside. And they are not just smattered at; many of them are taught in actual and financially profitable practice.

Legs Made to Order

It suddenly occurred to me that a great majority of the hundreds of men I had seen—men who are called *blessés*, maimed and broken—looked anything on earth but maimed and broken; quite sturdy and whole, in fact. I was walking across the court with the commandant; and, desiring light on this point, I casually remarked that he did not seem to have many badly disabled students. He laughed, and called to a robust-looking chap who was striding along a short distance ahead of us.

"Oh, Henri! Come here!" Henri came up and saluted. "Henri, please show madame your leg."

The soldier smiled delightedly and proceeded to pull his trouser leg all the way up to the knee. His leg was leather and canvas and papier-mâché! He patted it, with an air of proud proprietorship, pulled down his trouser leg, saluted, and strode off as steadily as he ever walked in his life. Nobody would ever guess that he did not have two perfectly sound legs.

"There are hundreds of them just as successful as that," said the commandant; "and we make them all right here. Come. I'll show you."

And he led the way into another one of the long, low buildings. It was filled with little deal worktables, and on every table was a plaster cast of the stump of an arm or a leg; and a number of men were busily engaged in fitting to them cunningly contrived artificial limbs. I have said they were made of papier-mâché; but the truth is they are made of a new and very light material, invented by a Belgian, the chief ingredient of which is a pulp produced from old newspapers, which are gathered up daily in Le Havre and Sainte-Addresse and carted by the soldiers to an improvised mill in still another part of this amazing institution.

Though I recognized the fine economy of this, it impressed me as being particularly pathetic. The success of this item of Belgian enterprise reminded me of a sad incident of American war relief I met with in Serbia last year. Some good philanthropist, realizing a crying need, had sent over a lot of artificial limbs of the finest quality, made in the United States; but he seemed not to know that artificial limbs have to be adjusted and fitted to a variety of stumps, no two of which are ever exactly alike. There was not a man in all Serbia who knew how to do this work, in spite of the fact that the country has been at war nearly always; so the American gift was quite useless and served only as a tantalizing display. If the philanthropist had sent a trained man along to make the necessary alterations it would have been a gift indeed.

The School at Sainte-Addresse is Only One of Many, But It is the Model

Most of the Belgian teachers and directors of industry are men who have been detached from the army because of their value as specialists. There are not enough of them outside of Belgium to meet the tremendous demand, but many of them are really high-grade in their lines and offer as good service in teaching as could be desired even under normal conditions.

The institution at Sainte-Addresse is only a little over a year old. Count Le Renesse was given just fifteen thousand francs with which to start it, and it is now turning out merchantable goods to the value of one hundred and thirty thousand francs a month. And every one of the nine hundred students who is engaged in productive work gets a good daily wage out of the profits. The men are all paid—the beginner a soldier's stipend only; but in practical service, later on, each man is paid according to the value of his effort. This serves to stimulate ambition and is regarded by everybody as eminently fair.

As they all live in barracks on the premises and have fine big recreation and reading rooms, with billiard and pool and card tables—to say nothing of a canteen of their own, where they can get beer and light wines and tobacco—they have little opportunity to spend money; and they are encouraged to put it away in a community bank against the time when they begin life over again in their own country. Some of them have several hundred francs saved up already; and it does not take much to insure a Belgian peasant a few months' leeway on the tide of uncertain fortune. The heartbreaking thing is that so many of them are saving with the sole idea of getting together money enough to search for lost wives and children or to get them home from exile in Holland or England.

Most of the older wounded belong to the first army, to the first great struggle and exodus, and thousands of them have no knowledge at all of their families. The primary object of the institutions for reëducation is to save the country the horror of a generation of unsightly beggars, such as numberless men would undoubtedly become if they were thrown back into civil life without some special equipment for making an honest living.

Every country has established the same kind of schools or is beginning to do so; but the Belgians surpass them all, so far, in both the size and the thoroughness of their undertaking. The school at Sainte-Addresse is only one of many and is not one of the largest; but it is the model. There is another at Vernon, for fourteen hundred men, and still another at Rouen; while schools for special subjects are located here and there. Incidentally every one of the big factories is itself a school.

The Military Factories

As to the factories, I did not expect so much; first, perhaps, because I did not realize the necessities of an army. For instance, if I had been asked to enumerate the articles required by an army I am quite sure that, among a number of things, I should have forgotten nosebags for horses. Who ever thought of canvas nosebags as a military necessity that would keep hundreds of men and women at work for weeks on end? In the first room of the first factory I got into they were working on an order for thirty-two thousand nosebags for the thirty-two thousand horses of the Belgian Army that had worn out their old ones and needed a new lot, to be delivered with the fresh equipment for the winter campaign. Thirty-two thousand nosebags!

There were men at long, work-polished tables, deftly directing the twirlings of cutting machines on piles of canvas fifty-ply deep; while down the long room were two hundred-odd men and women, behind American sewing machines, running up the seams and binding the raw edges of them with strong tape. At other tables were other workers, hammering the stiff finished articles into correct bucket shape and folding them into stacks of hundreds.

But this room was only a sort of entrance into a great domain of industry. It led first to the leather-goods department, and thence to the tailoring and tentmaking divisions, all these things being sewing-machine products, and the sewing machines being run by electricity from a central control.

The buildings, all but those with cement flooring and steel beams for carrying heavy machines, are the flimsiest kind of wooden structures, designed to meet immediate and temporary demand on the least possible outlay of capital and building material. At the beginning of 1916 the ground on which they stand was an open field; but, smoke-blackened or vine-hung, as they now are, and cinder-paved or flower-bedded, as is all the space between them, it is difficult to realize that they have been in existence for so short a time, and that for so short a time they have been peopled by their army of grimy workers. There are vast storerooms, piled to their roofs with hides, bales and bolts of woolen goods, canvas, thick felt for saddle blankets, and more boxes of thread and needles and buckles and buttons and tapes than I ever saw before.

"Where do you get your materials?" I asked the superintendent of this department, who had me in charge for the moment.

"Mass-cha-chu-zetts mostly," he replied, not so much in the interest of truth as to show me how well he could pronounce that wonderful word.

I saw many labels bearing other American names not nearly so difficult, such as Cincinnati and Chy-cago, as they almost invariably call it; though when they feel quite sure of themselves they do say Chick-ago, with a strong accent on the "Chick." And they say Eel-an-wa for Illinois too; but that is to be expected.

Equipment of All Sorts

In this general-equipment department they make up just a little less than two tons of material every day; and every day from their new railroad terminal, close by, they send a train of twenty-five loaded freight cars Frontward, the storerooms for finished articles being emptied as fast as they are filled. Going through these rooms in mid-afternoon, I saw a great mass of the day's output—hundreds of complete sets of harness, including halter straps, nosebags and extra pairs of heavy traces; dozens of handsome brown-leather saddles creaking with their own newness; cases of leather puttees and padded leg protectors; shoes and boots; dispatch boxes by hundreds; saddlebags; kit-cases; ammunition belts; ordinary trouser belts; finely made leather wristlets; uniforms; caps and gloves; blankets and tents; gas masks; and large boxes full of queer little leather cups of which I could not guess the use.

"What are those?" I asked.

"Lance rests, to be attached to stirrups," answered my guide.

Lance rests! Simple words, but they brought before my mental vision a moving picture. The Belgian cavalry has only recently been armed with long lances, which the Knights of King Arthur's Court would have found exactly fitted to their habits; and with the lances have come helmets and hoods, some items of armor, and a sort of shield. The modern lancer, armed cap-a-pie, would not startle the ghost of a Guinevere. They cannot use the lances in the trenches or for any kind of service they are now able to get into; but there is no doubt that the Belgian cavalry is looking forward to real cavalry action when a certain anticipated turn in the tide of fortune begins to be realized.

The new tents are very cunningly devised, and every man in the Belgian Army is this year to have one of his own, which he can carry with him, the single pieces weighing less than a pound. A single tent is only a one-sided shelter against the wind, but two of them can be buttoned together to make a better shelter for two men; when three men get together they can join up and get almost complete protection, while a fourth tent buttoned on in its place makes a canvas large enough to cover a field gun and its crew. And there are even furriers in this equipment department, working to make hundreds of big shaggy overcoats and sleeping bags.

As we walked along from room to room we came within sound of ringing anvils, a ringing that had become a deafening din when my guide shouted his adieus and turned me over to another superintendent, who began to pilot me through the hubbub of the wagon-building department. Here gun and ammunition carriages were being turned out, with every separate piece of them made on the spot from raw materials—and by American machinery, as usual. A big lumber yard was filled with trimmed logs, and a sawmill was buzzing and singing away off in one corner, where the logs were being cut into the exact sizes and shapes needed by the builders inside.

Huge piles of steel and iron were being hammered and molded into heavy tires; sections of green logs, a foot and a half in

"I want a dozen!"

Thousands of thrifty housewives say the same.

They always order *Campbell's Tomato Soup* by the dozen. Not only because it is so delicious and nourishing, but because it fits into the daily menu so exactly and so often.

You haven't a food-product in your pantry which just meets the occasion more often or more temptingly than

Campbell's Tomato Soup

It is the most satisfying kind of a starter for the evening meal. It is just the thing to give an extra zest to the children's luncheon or your own. It is an inviting feature for your formal dinner or ladies' luncheon.

You can have it either as a light appetizing dinner-course or a hearty substantial dish in itself—whichever way you choose to prepare it.

The contents of the can just as you receive it—without the usual addition of water—gives you the chief ingredient for a perfect cock-tail sauce or a delightful sauce for fish, a relish for cold meats, chicken, etc. Or used in combination with eggs, omelettes and other simple dishes, it gives them added flavor and attractiveness.

Isn't the simple and sensible way to order it from your grocer by the dozen?

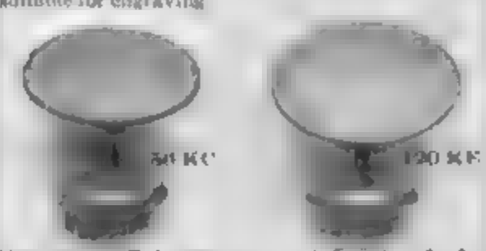
21 kinds

Campbell's Soups

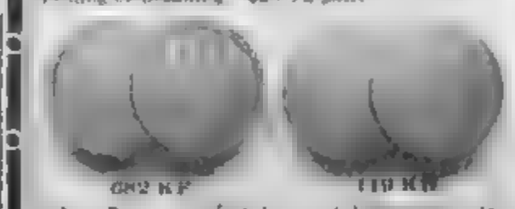
Krementz

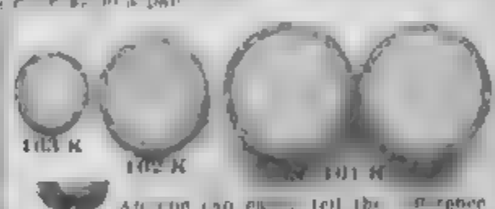
Correct Jewelry for Men

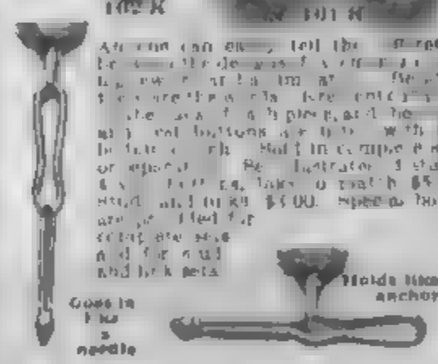
A little gift that stands out. Appreciated because of its utility and because every man knows the quality of Krementz 14 Kt rolled gold plate collar buttons. Two (one long and one short for front and back, in Parisian Ivory box as shown, 75c. Box is suitable for engraving



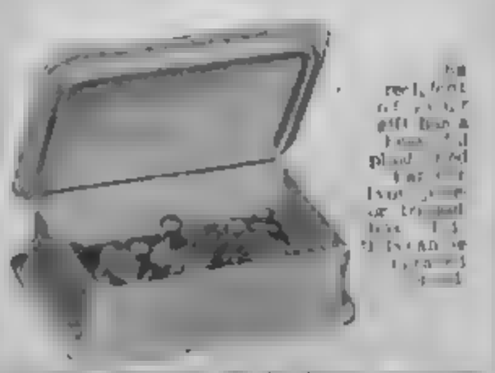
Krementz cuff buttons are noted not only for the [illegible] but for their physical strength as well. Made with the unbreakable one-piece [illegible] they defy bending, to say nothing of breaking. $2.00 a pair.







Your gift presented in a Krementz gift box will in reality be [illegible]



KREMENTZ & COMPANY
Newark, New Jersey

diameter, were being turned into strong, heavy hubs by amazing machines, which seemed to possess human intelligence; other machines, equally intelligent, were turning out spokes, and still others were busy on axles and trees and tongues and center poles. Outside, in the rain—because there is not sufficient building space to house all the industries—were men binding the pieces of the wagon bodies together with iron bands and rivets, while the iron bands and rivets were themselves being turned out at the forges. In the big paint rooms many finished wagons were receiving their coats of gray.

The astonishing part of it all is that it is mostly amateur work, and that a majority of the workers are either men healed of wounds that have disabled them for army service or men too old to fight. When one asks the question, "What do you do for such and such and such a thing?" the usual answer is: "We make it; we did not know at first, but we learned how."

In one building there were soldiers making field glasses, and this is work which calls for the highest skill. A mere boy, with one leg gone, was working at a lens machine with a delicacy of touch and judgment that my guide told me was quite uncommon, which assures him an excellent living all his life. They showed me a magnificent gunsight, of German manufacture, which they are preparing to copy. It takes time and patience and hard-to-come-by skill and materials, but they will succeed; and after the war is over they will have "something just as good" with which to open competition in a product that has hitherto been a German monopoly. International patent rights have gone down in the general demoralization and ruin—and who shall blame the Belgians!

On the way to the shell factories we passed wagonloads of German shells, with the bright purple and magenta tips which distinguish them; and it was interesting to learn that a great many of the German shells captured by the Allies are turned over to the Belgians, because they have so many German guns they will fit. Many of them have to be sent to the factories to be tested or refilled, and that is why I happened to see them so far from the firing line.

A Tour of the Munition Factories

The shell factories actually cover acres of ground; and the low, wooden, shedlike buildings are packed as closely as possible with shell-making machines. Outside the main entrance are stacks of long pieces of steel, which those, like myself, ignorant of technical terms might be excused for calling rods if they were not of such tremendous thicknesses; while a walk through the vast oily interiors brings one into big rooms filled with neatly piled mountains of the same steel in highly polished and brass-bound perfection of finished form.

I followed the process all the way through, and got on sufficiently familiar terms with deadliness in general to feel mere interest, minus all imaginings of unpleasing things, when I came into the fuse-making section, where men walked warily for fear of explosions. Twelve thousand fuses in how many hours?

Well, never mind. It is just that the Belgians are making everything, as I have said, and in sufficient quantities, as I have said, not only to supply their own army but to help, as well, in supplying the armies of their Allies. And it would be Belgium in exile, making bricks without straw, if it were not that "straw" can be borrowed on nothing more tangible than the Allied faith in final and complete victory. On the certainty of Belgium's restoration and the restoration of her credit the Allies lend the money.

Off in another direction, a long motor ride away, is another factory where guns are being made, and automobile trucks; and I must not forget the sheet-iron stoves and field kitchens on heavy wagons, or the tinshops, where enormous soup cans and vegetable boilers and plates and cups and forks and spoons are turned out by thousands. An army needs so many things connected in no way with the flare and blare and glory of war!

Then they took me to the powder factory, another long motor ride out into a far place; and when we got there I was informed that practically everything I could see in every direction was a part of the establishment. The big magazines were away off against the horizon, connected with the factory by a little foot-and-a-half-gauge railroad for hand cars; while all round were fields upon fields of grain stubble and frost-touched farm products of different kinds.

Last spring there was an explosion that killed a couple of hundred men and broke windows long distances away; so it seems that everybody for miles round vacated, in the face of this powder invasion, and leased their lands to the Belgians. And the Belgians, not liking to see such a wide safety margin of perfectly good farm land go to waste, put it under cultivation, and have this year been helping very materially to supply the Belgian institutions with foodstuffs

At this place they also fill shells; and the first thing I saw was a room full of big steel cases, which, I was informed, were of American manufacture. They were larger than any the Belgians ever make themselves. Never having been in a powder factory before, it was news to me that powder can be boiled. In one great, intolerably hot room there were dozens of big steaming caldrons full of it—a purplish, iridescent liquid, which men were calmly dipping up with ordinary tin dippers and pouring into shells of all sizes that stood in pretty, shining rows on wheeled tables. I do not mind saying that I did my best to imitate the precision and care which characterized every move anybody made.

Dangerous Playthings

In another room they were filling aërial bombs, which look like baby bell buoys with wings; and in still another they were filling shrapnel shells with neat little pieces of ragged-edged steel—one hundred and ninety-six pieces to each shell. I shall remember that. What I do not know about the manufacture of powder I could not possibly learn in one afternoon at a powder factory; but I did learn and had demonstrated to me that the Belgians have a new powder, all their own, invented by a Belgian officer, which has nearly double the projecting power of any powder now in use.

It is a secret. They are making it in large quantities and are proving that it can crack a shell into more pieces and scatter the pieces with more force and over a wider area than any other kind of explosive known. They explained to me in detail the process of its production, leading me gently from the laboratory to the machines and back again to the laboratory; but I think they must have known from my expression that it was a perfectly safe courtesy. It looked like nothing at all to me but a yellowish kind of flour, rather heavy and unwholesome; but I knew that if anybody happened to strike a match in its immediate vicinity there would be no trace of any of us left on earth.

We took some of it, along with samples of other powders, and went out into an open field where there was an electric test battery attached to a curious little contrivance in which, with a charge of powder placed on top of it, square inch blocks of steel could be crushed. We had three pieces of steel and three charges of powder in equal weights. We tested the weakest first, and the steel block was crushed down about a quarter of an inch. That one was easy; so they let me touch it off. The next explosion was stronger, also louder; and the second bit of steel was crushed to a little more than half its original thickness.

Then came the Belgian powder—so named; and—crash! I was nearly knocked off my feet by the shock; and the third little cube of steel was fairly flattened out. It was most interesting; and the inventor, who was present, looked from one to the other of us with that curious, smiling, what-do-you-think-of-it inventor's expression which called for appreciative comment on his achievement.

Another fine little murderous device was a bundle of seven shells tied together with wire, for all the world like a bundle of kindling wood. They are fitted with time fuses and the central shell is timed to explode first. Fired from a trench mortar, they hurtle through the air and drop on the spot at which they are aimed—if the gunner is accurate and lucky. There is an instant's silence; then the central shell in the bundle explodes, breaking the wire that binds the lot together and kicking the remaining six in every direction over a wide space; after which they explode in rapid succession, one by one.

They are nice little things to play with; but it takes some exercise of the imagination to understand how a body of men advancing can continue to advance in the

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Uses standard [illegible] Dry Battery Size [illegible]

6½ in. long

Most Useful of all Xmas Gifts

This great steady-burning flashlight [illegible] due offered today—the [illegible] outdoors, pocket use [illegible] $1.00 (No. 3) postpaid. Canada, $1.35 [illegible]. All metal case

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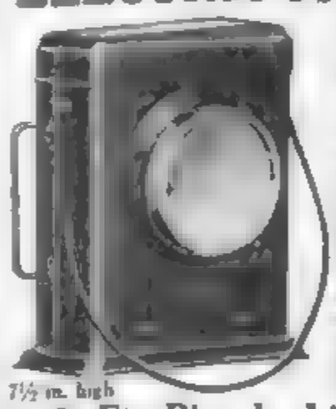
—stands alone or hangs up, burns Standard No. 6 Dry Battery—gives extraordinary [illegible] light and burns steadily or intermittently. Single batteries sometimes last [illegible] a year.

$1.00 Postpaid without battery—Canada, $1.35. (Get battery at dealer's or send 35c extra.)

7½ in. high

DELTA ELECTRIC Lanterns Lamps and Flashlights



7½ in. high

Heavy Duty 2-Cell Lantern (No. 1)

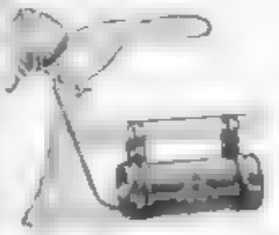
Displaces [illegible] Lantern [illegible] throws blaze of light 300 feet ahead [illegible] light on three sides by [illegible] arrangement

Canada $2.65. (Get [illegible] at dealer's or send 70c extra.)

Postpaid without batteries $2.00

300 Ft. Bicycle Light (No. 27)

[illegible] up [illegible] Christmas present for boy, [illegible] No. 6 Dry Battery in case [illegible]



$1.75 [illegible] Lamp $3 [illegible] Canada $2.35 [illegible] batteries

3¼ inches diameter

Two-Way Buggy Lamp (No. 32)

Complete Vehicle Lighting System—[illegible] powerful shaft of light ahead and red light [illegible] mile) behind. Guards against road accidents with autos. Burns two ordinary dry batteries.

3¼ inches diameter

Canada $4.35. (Get batteries at your dealer's or send 70c extra.) Postpaid without batteries $2.50

GET THEM AT DEALER'S OR

Send Cash-Coupon Today

If you [illegible] write us [illegible] your dealer [illegible]

DEALERS [illegible] sold today. Write now to Delta Dealers' Service Bureau

Delta Electric Co.
Dept. A, Marion, Ind.
New York Chicago San Francisco
El Paso Toronto Winnipeg

CASH-COUPON

Delta Electric Co., Marion, Ind. A

[illegible] Lamp [illegible] Lantern [illegible] No. 25 Bicycle Lamp [illegible]

(Send Christmas Cards and we will ship gifts direct)

Name [illegible]

Address [illegible]

face of them. However, the male human is fearfully and wonderfully made. When I saw those vicious little death dealers chasing each other, hop-skipping round, crashing into thousands of pieces and throwing up clouds of grass and dust, I thought they surely would bring the war to an immediate close if enough of them could be manufactured with which to pepper the whole German Front at one time. But this comes, perhaps, of my casual vision of the German Front as a long line of men goose-stepping across a grassy plain singing Die Wacht am Rhein.

The grounds of the powder factory are one great flower garden, faded now, but still bright in spots with lingering dahlias and chrysanthemums and other late autumn blooms. As we were coming in from the test field we were met at the door of a building we had not yet entered by a big soldier foreman, who had gathered a tight, pudgy bouquet and was waiting to present it to the only madame who had ever deigned to visit them. After the ceremony he led the way into his department and, in spite of a mild protest from my officer guides and guards, I followed him. My flower-loving friend did not want me to miss anything; but what he had to show meant nothing to me—a long row of commonplace-looking kettles, full of a sulphurous kind of substance, which he indicated with a decisive nod and an ironic kind of gesture.

"What is it?" I asked.

"A very effective combination of laughing gas and crying powder," he chuckled, while the officers laughed and looked at each other in a shamefaced kind of way. And they are ashamed of it. They hate to use it, as they hate to have it used against them—at least, they say they do; and they are as strong in their belief in its insensate wickedness as they were the day they got the first whiff of it from the German lines. But what would you?

Madame de Wiart's Useful Work

I was rather pleased to be released eventually by the warriors and grim avengers, and turned over to a gentler association, with Madame Carton de Wiart, who was to visit, with me, a few of her five thousand-odd children from the firing line. This astonishingly energetic woman is a spirit of enterprise sufficiently diffusive to make herself felt in every quarter of the Belgian community; and there seems to be nothing she will not undertake to do. As the wife of the Minister of Justice she makes her energies supplement in a most unusual way the energies of her husband. Her special interest is the welfare of children—she has seven of her own; and, to promote the welfare of the children of Belgium, she went to the United States and made a thorough study of juvenile courts, afterward having them introduced through her husband's office, and on our model, throughout her own country.

She is very well known in the United States and is a member of a number of American societies for social reform. When the Germans came to Brussels she constituted herself an individual enemy of oppression and bent all her efforts toward making things easier for her people, especially in facilitating communications. This, of course, was the most dangerous enterprise she could have chosen, and dire consequences to her were inevitable. She was arrested and taken to Berlin, where her social position could not save her from four months in a common jail with German criminals of the lowest type, or from a long-drawn-out threat of the death penalty.

While she was in prison, and during her trial, she took occasion to give the Germans all manner of good advice about their treatment of the Belgian people during their occupation of Belgium. This did her case no good; but if they had taken her advice and asked for more they would have saved themselves a deal of Belgian hatred. She advised them particularly to minimize the possibilities of clandestine correspondence, with all its dangers and difficulties, by reinstituting mail service of a kind and permitting the people, both in and outside the country, to send post cards once in a while in the usual way. She did not ask for telephone or telegraph service, or even for the privilege of sending sealed letters—just post cards on fixed days, and once or twice a month only.

The Germans refused to do even this, and for two years the seven million Belgians in Belgium have been without means of communication of any kind; nor can their friends outside communicate with them. It hardly seems possible, does it? Madame was released finally, but she was not allowed to reenter Belgium. She was conducted across the border into Switzerland and proceeded thence to Le Havre, where her husband had gone to join his colleagues in the government, taking their children with him.

They are all together now at a charming château about twenty miles from Le Havre; and in their little circle it is difficult to believe that one lives in the midst of such times as these. It is more like mid-Victorian gentleness in a sixteenth-century setting. The château is large and very beautiful, with acres of glorious, deeply wooded park, and with grim old fifteenth-century towers guarding its stately entrance. But it hardly represents a maximum of comfort. It has neither water nor heating arrangements, and life in it is quite fittingly and medievally primitive.

A number of persons came to call one afternoon while I was there, and among them was a charming old French gentleman. He began at once to speak English with me, and took occasion as promptly as possible to tell me that he had been in my country.

"Oh, so?" I replied.

"Yes," he said; "I went to the United States in 1861, and I had the great honor of knowing Abraham Lincoln. This hand of mine has grasped many a time the hand of Abraham Lincoln."

He said it slowly and impressively; and I found that he regarded it as the proudest fact of his life. There are so few left who knew Abraham Lincoln that it seems to me to be an incident worth recording.

Madame telephoned to the Home Office and asked whether she might have an automobile. It requires high government influence to get the use of an automobile, and I have yet to see a private car in or anywhere near Le Havre. They all belong to the government, or to the three different governments—Belgian, French and English. Most of them are painted war gray; they all look like the end of a long, dusty trip, and they all have for chauffeurs uniformed veterans of the war, for whom a prospect of sudden death seems to hold no terrors. We got the car next morning and started out bright and early to visit some of the schools, I having previously examined madame's card-index system. Besides her regular school index, she has indexes for teeth, eyes, adenoids, tonsils, skin diseases, tuberculosis and defective intelligences.

Temporary Orphans

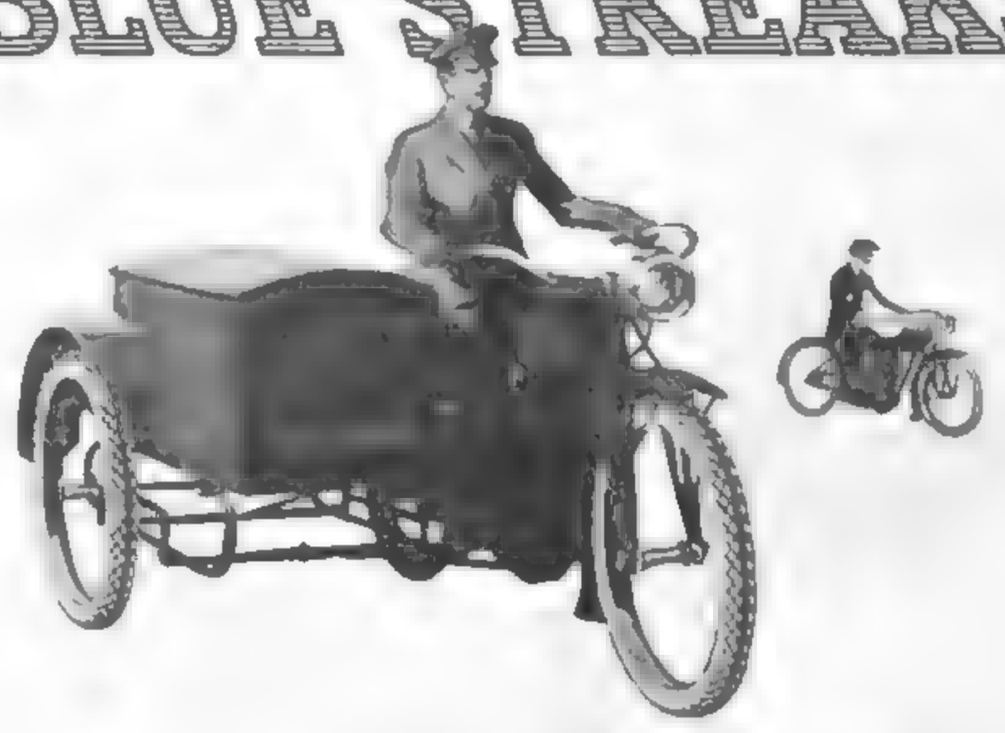
Le Havre is one vast hospital, and the best medical service can be obtained. It is all voluntary service for these children and, through Madame Carton de Wiart's persuasive influence, includes everything in medical practice. The dentist is especially important, madame having imbibed American ideas of dental righteousness; and once a week one of a number of dentists spends a day at one of the many schools. Toothbrushes are made a dominant fact in the lives of the children; and, as most of them never saw a toothbrush before, they constitute a fact to be specially, proudly and quite frequently remarked, as I learned during my day of inspection.

A large majority of the five thousand youngsters are what might be called temporary orphans. Their fathers are practically all in the war, and their mothers have elected to remain on their farms and in their villages, regardless of the fact that they are in the battle area. The children had to be gathered up and taken away, not only because all their schools had been destroyed or closed, but because they were in constant danger. There were many killed or maimed before this step was decided upon; and so accustomed had some of them become to the routine of war in their immediate vicinity that it was almost impossible to keep them out of danger's way.

I met one little chap who had started out to sell shoe laces and other notions to the soldiers in the trenches under fire. His arm had been almost torn off by a piece of shrapnel; but it had healed in a hideous scar that any boy could be properly proud of. He showed it to me with considerable swagger, and managed to convey the information that he is nine years old, hates school, and hopes the war will last until he grows up.

I found him at the first school we came to, an hour and a half from the Château de Bec at top speed. Here were only boys

BLUE STREAKS



GOODYEAR Blue Streak Motorcycle Tires are staunch tires—fearless tires—faithful tires.

Staunch through sand that twists and tugs to tear the tire from the rim.

Fearless before the bared teeth of flinty roads.

Faithful through slippery mud eager to skid the rider into a gully.

Game to the last ounce of fighting fabric, Goodyear Blue Streaks stand loyally by the rider who puts his trust in them. Faithful tires.

Goodyear Blue Streaks carry the heavy machine guns on the Mexican border; they hold all leading world's records in racing; they are found on commercial and pleasure motorcycles wherever high quality, low cost per mile and freedom from trouble are vital considerations. They are faithful there. They will be faithful to you.

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GOODYEAR
AKRON

(From "Up-to-date Santa Claus")

* * * then, just as Brand reached the steps a clear, bright beam of light cut through the darkness of the Christmas eve. A broad smile spread over Phil's face as "Up-to-date Santa's" spotlight brought into bold relief Maude's Christmas present—the thing he wanted above everything else, the

HOWE Searchlight

"The Lamp with the Wonderful Bracket"

The Appreciated Present

No question this year as to THE PRESENT for Dad, Brother Bill, Uncle Harry, or for the "good old scout" that you Mr Man, can't think of what to get him. Never mind if he has a windshield spotlight—if it isn't the Howe, he'll appreciate the Howe all the more. And even if he now has one Howe, he'll be glad to have another for the other side of the wind shield. There's nothing better than the Howe except two Howes.

The Howe "STAYS PUT"

Here's the reason—COIL SPRINGS in the "wonderful bracket"—NO ADJUSTMENT necessary—always the same even tension so you can move the Howe easily and freely in EVERY DIRECTION to get *light where you need it* and it always "stays put" in the last position in which you place it. Wind-shield clamp to fit all cars.

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Why The Howe?

Because it is the choice of men who know. The Howe was used on the Marmon Transcontinental Trip and on the Pathfinder Coast to Coast Run. Most car manufacturers recommend it.

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Howe Mfg. Co., 1732 Michigan Ave., Chicago
Send Howe Searchlight (without mirror) $7.50
"Xmas Gift Package" (with mirror) $8.00
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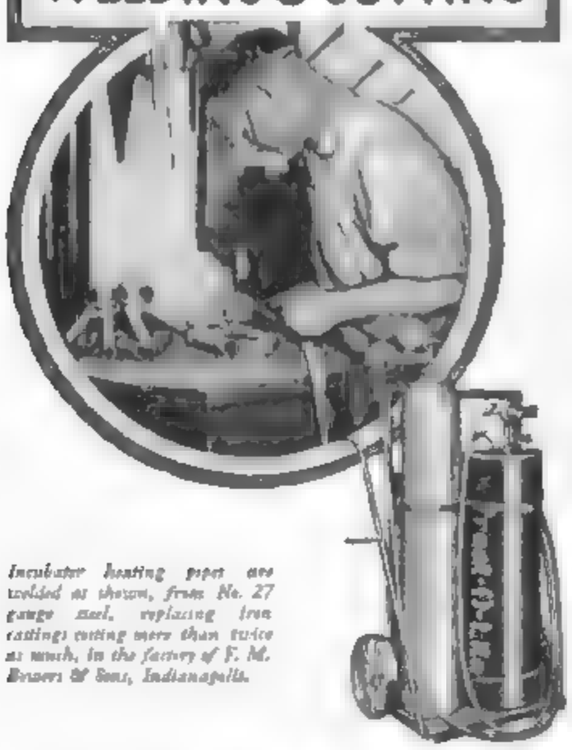
Address _____
Year, model and make of car _____

OXY-ACETYLENE WELDING & CUTTING



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This incubator part is only one illustration of savings made in the manufacture of all kinds of metal products—automobiles, metal furniture, street cars, guns, delicate instruments. Welding combines economies in time and material, with increased strength, simplicity and neatness. If you use a bolt, rivet or threaded joint in any metal product investigate the

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Efficient work can be turned out by any average workman who understands metals, with little instruction. We furnish high-grade welding apparatus for $60 (Canada, $75); Prest-O-Lite acetylene service and special blow-pipe for cutting metals at extra cost.

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WORLD'S LARGEST MAKERS OF DISSOLVED ACETYLENE

from six to twelve years of age, in a fine old mansion in the heart of a deep wood. A rough-plank dormitory for sixty boys had been put up in the garden, not so much to relieve overcrowding in the ample spaces of the château as to serve as a tuberculosis preventorium. Tuberculosis is the great menace, because undernutrition in some degree can hardly be avoided. Milk is never plentiful and fats of all kinds are almost prohibitively expensive. In the late winter months natural milk will be unprocurable; so condensed milk is now being hoarded like something exceedingly precious. The regulation of insufficient food supplies for children is the most harrowing thing about this war.

In all the girls' schools the teachers are Catholic sisters, also refugees; and each of them has to be duly qualified to teach according to the Belgian law. This insistence upon the observation of usual forms is one of the things that make Belgium in exile so peculiarly admirable. The sisters who are not legally qualified to teach are engaged as cooks, nurses, housekeepers, and even gardeners and general outside workers.

In the boys' schools there are a number of men teachers, specialists in manual training, mathematics and other subjects, who were taken out of military service by the Minister of War and given this detail because of their special value in it.

At noon we drew up in the courtyard of an old château that made me think of coifed princesses and knights in shining armor, it was so charmingly French and medieval. And instantly we were surrounded by a wriggling mass of little girls. Our chauffeur had the littlest on his shoulder before he got his engine stopped; and such a yammering of gladness I never heard. We were not expected, of course, and the wide graveled court was nearly covered with blue-checked mattresses and pillows, lying in the sun.

"Now you listen," said Madame Carton de Wiart as we drove up. "I'll wager that the first thing the Sister Superior does will be to apologize for those mattresses. She simply cannot understand why I would rather see them in the sun any time than tucked up on their beds, where she thinks they ought always to be."

And sure enough: profound apologies for being caught in such untidiness! The staunch little nun regularly obeyed orders with regard to the beds, she said; but she never would have done it that day if she had known we were coming. Then she invited us to luncheon. There was "nothing extra" in the house, and we should have to do with what they and the children were to have; but she could at least make us a cup of hot coffee and we should be very welcome. Hungry as I was, I was glad of the invitation—not because of my hunger, but in spite of it.

Getting Thin on Half Rations

I had been teasing myself for an hour with thoughts of a certain alluring, low-thatched Normandy inn. The big, brick-floored, low-ceiled kitchen was immaculately clean and it smelled very appetizing. There were large kettles of some kind of stew simmering on the stove, and luncheon prospects, upon investigation, looked not at all unpromising. But—the stew was made of bits of liver, and the soup was enriched with something unlike any kind of meat fat I had ever tasted. There was plenty of the usual heavy gray bread for us; also, a dish of boiled potatoes, which I noticed the children did not get. Then, with our coffee, we had some good Normandy cheese, which was another "extra"; but, though I ate what seemed to me to be large quantities of the food, the edge of my appetite was hardly dulled; and madame must have been in a similar case, since it was through no suggestion of mine that we stopped at the first *pâtisserie* we came to afterward and consumed numbers of little fruit tarts.

This may sound like a trivial incident, but it was not. It was proving the pudding. Those children get better care than thousands upon thousands of children in Europe to-day, and I was vastly more interested in knowing what they got to eat than I was in looking at their copy books and excellent embroidery samples. It served to illustrate to me that an ounce of quality is worth a good many ounces of quantity; and I was reminded of Mr. Gray, an American representative of the Relief Commission in Belgium.

He was ashamed of the fact that he was getting better food than the people he was there to help; so he decided that he would begin to live on regular canteen fare. He began to draw his ration with the rest of the populace and stayed with it manfully for just one week. At the end of that time he found he had lost more than five pounds, and he was so undernourished that he was reduced to about sixty per cent of efficiency.

I know exactly how he felt. If I had not had the fruit tarts I should have been struggling with a gone sensation for the rest of the afternoon.

As we were leaving the last school we visited, another girls' school in an old château, the children stacked themselves up in the courtyard—the babies in a row in front, then the next size, and so on back to the eldest, who were from ten to twelve years old—and sang Tipperary for us in English. It was one of the funniest things I ever heard. They sang it with hymnal solemnity and without knowing the meaning of a single word they uttered; and their singing teacher, a merry little nun, had to get off behind them, where she could laugh without being seen. Then she came round and addressed them seriously.

"What is the name of the great country," she said, "to which Belgium owes so much and which Belgium loves so well?"

And without a moment's hesitation they answered:

"Amereek!"

This was in compliment to me, of course; but I was to have my sweet smile wiped ruthlessly away and to learn that the children, at least, were sincere.

"What country does the lady belong to who has come to visit us?" was the next question.

No answer. The question was repeated, with encouraging endearments; and after a moment one of the larger girls hesitantly murmured:

"Angleterre."

The Hornets' Nest

So the laugh was on the sister. But had they not just been singing Tipperary for my benefit? Why should I be American? The sister had a copy of America in English, which she wished to teach the children; but she was afraid of her faulty pronunciation. Would I pronounce the words for her? I would, with infinite pleasure. So she ran and got the copy, typewritten by a French typist and misspelled throughout, and we sat down on the steps to study it. I corrected it and pronounced it for her as clearly and carefully and as over-and-overly as I possibly could; so I am sure the next American visitor to this institution will be greeted with "My congree, 'tis of dee, schwet laand of libertee!" Bless them forever—the Belgian kids!

Many of the older boys are going to be sent this winter to the reëducation establishments, where they will have the advantage of practical and expert instruction in any of a number of useful trades. And when the war is over all the children will be sent back to their homes, if they have any; or, if they have not, to institutions in their own country already planned. And many of them will grow up better boys and girls than they might have been without this tremendous experience—an experience that must color the lives of all of them who are old enough to be permanently impressed with rare patriotism, and with such a conception and appreciation of community of interest as they could have gained in no other way.

A new branch of the Belgian Government is the Commission for Rehabilitation; and even now the plans for a return in triumph to Brussels are so complete that, the way being opened, not a day would have to be wasted for the organization of ways and means by which to set Belgian in exile in motion.

I should like to be in Brussels the day King Albert gets home. They say he is to be accompanied by the King of England, the President of France and, if possible, the heads of all the allied governments.

To the annexationists in Germany the Belgians have given an unanswerable answer, and danger of subjection has strengthened their national spirit unbelievably. I have tried to convey a mere suggestion of what they are like in a neighbor's house; but a better idea of the German difficulty is conveyed by the fact that the Germans in Brussels who are trying to rule the Belgians on their own soil have been known to refer to them as "Seven million hornets!"—which is, perhaps, a better comparison than my troublesome tail of a severed snake.

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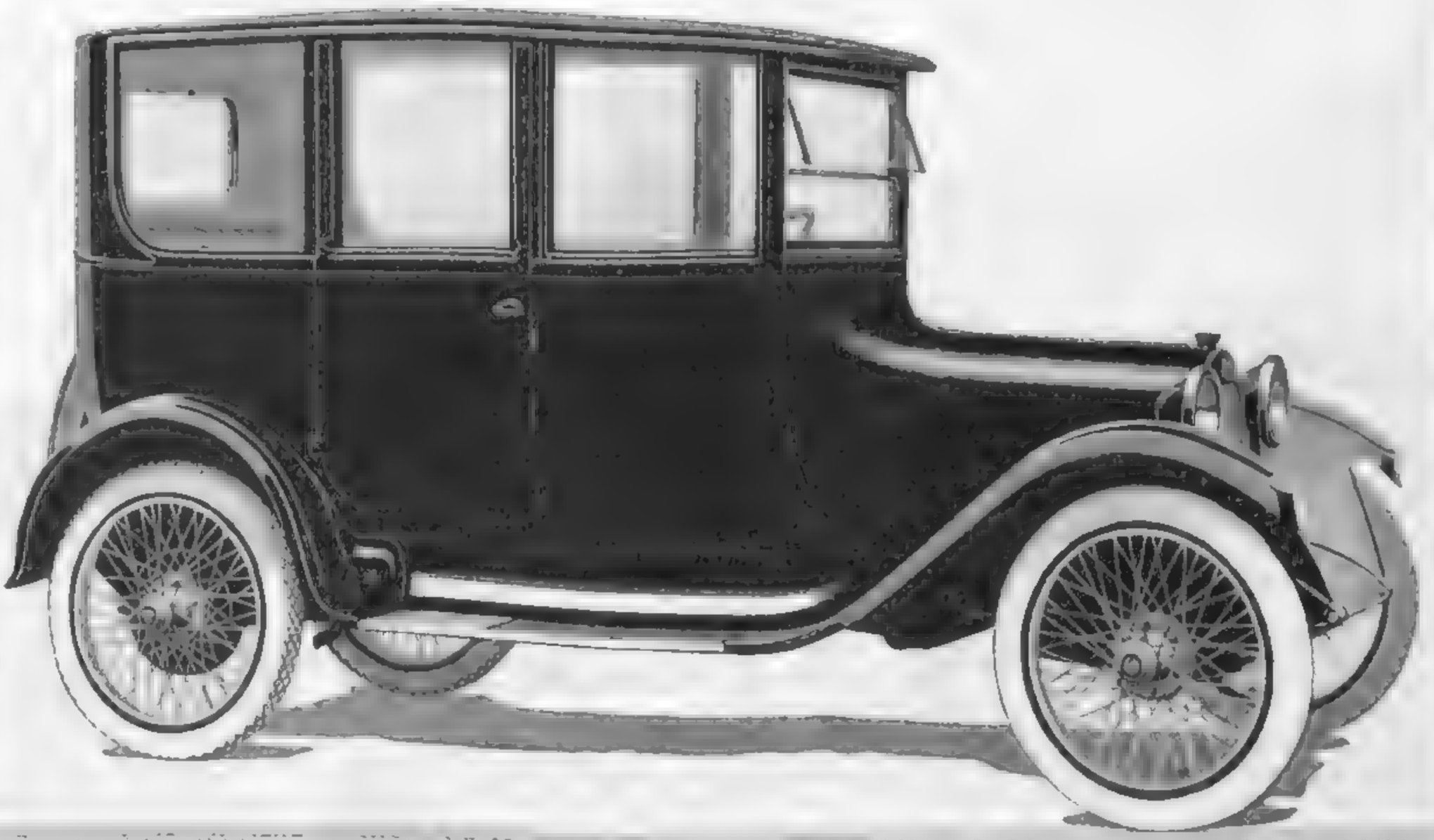

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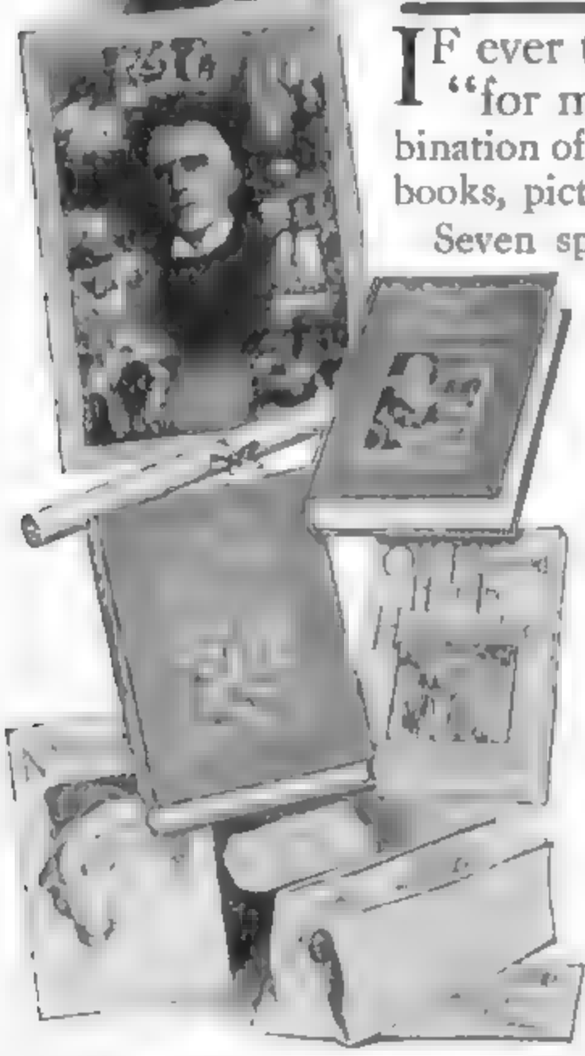

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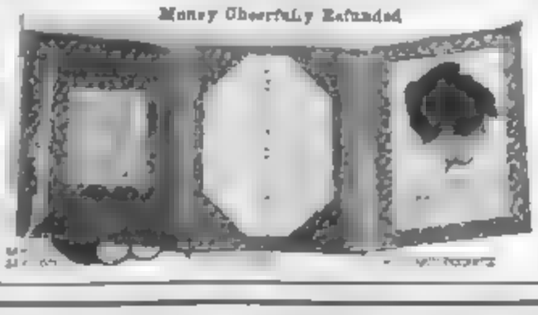

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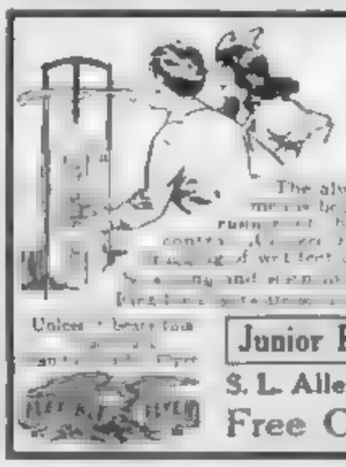

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(Continued from Page 5)

discovered a bar of silver bullion weighing one hundred and eighty pounds; then another and another. All told, we secured a hundred and twenty-two bars of bullion and three small bars of gold that weighed forty pounds each. The conductor was an American, named Webster; and he told us that the shipment had been consigned to the United States, to be turned into those darling dollars which assert: "In God We Trust!"

Dario Pez ordered the treasure transferred to our horses and we rode until three o'clock in the morning, when he took pity on his poor boys and called a halt.

Have you ever slept with a treasure, sir? Carlitos and I, we never had, and the thing caused us agitation. So much so, indeed, that we could not get a wink. The spot where we were camped was a most beautiful one—with the mountains all round, and the greenery and the bullion, it was very beautiful, sir.

But Carlitos and I, we might have spared ourselves the trouble of staying awake to think about the treasure; for early in the morning Dario Pez selected some trusted followers and went off into the forest with it—every bar of the lovely bullion. They hid it in a lonely spot in the forest, intending to return for it at a later date; but during the night somebody removed and buried the whole pile. Yes; that is what Dario Pez informed us.

The treasure was gone. We did not know where, and we never inquired very closely. What is your opinion, sir, of this mystery? I have often wondered about that silver.

Well, we went toward Bachiniva. Bachiniva is a paradise. It lies in a valley of pine and oak, and the ground is reddish, and the rocks are green and red. The region round about is famous for fruit, and there are apple and peach trees by thousands.

And the girls! By goodness, sir, the prettiest girls in the whole of Mexico are in Bachiniva! Yes; I know, because Carlitos and I, we have looked them over everywhere. My, what glorious violet eyes they have!

No conquering heroes could have received a warmer welcome than our little army there. They strewed flowers in our path. All the townspeople opened wide their homes and hearts. The girls tossed delicious blooms at Dario Pez; they charmed him with their smiles. And so we halted a while at Bachiniva.

In the afternoons they would parade, with their hair down and decorated with flowers. They would bring baskets of them to the general's office and heap the perfumed masses on the floor—everywhere. Dario Pez would smile at them and cry:

"*Gracias, muchachitas! Gracias, muchachitas!*"

And the pretty little girls, they would blush. But Lucita, sir, she did not like the place at all.

Carlitos and I put up at the house of Señor Chavez, a worthy gentleman who offered us hospitality. He was the head of an amiable family, and we were attended and entertained by three delicious creatures of that happy valley. My goodness, what pleasant hours we passed there, forgetting our fatigue and privations in the lovely violet eyes of the nice girls! Their presence was happiness, sir—solace.

We had music too. There was music every hour. One band would relieve another; always a minstrel to sing. Tunes dear to Mexican hearts enriched the air. But it had to end. There was work to do.

At four o'clock in the morning "Saddle boot!" sounded, and in less than an hour we were moving out of Bachiniva. By goodness, sir, I surely did hate to part from the family of Señor Chavez! But there was no remedy; we had to go.

Carlitos and I, we were all booted and ready when the three nice girls appeared, wearing blooms at their breasts.

"Take these flowers," they said to us, "from our souls."

Oh, sir, we were transported! Also, they gave us some doughnuts of their own making. But we did not eat them; no, no! That would have been sacrilege. Hungry though we often were, we wore their doughnuts next our hearts as a token of their heavenly association.

At La Boquilla we were accorded a splendid reception, particularly by the foreigners resident in the place. They hailed Dario Pez, the ignorant peon, as a great man, and prophesied that he would soon become governor of all the state. Instead of pleasing, it made him angry.

"I am not seeking office," he declared sullenly. "I am working for the cause of justice." Then he turned and said: "Colonel Ochoa, go open up the church. Ring the bells and gather the people."

They came from all directions in response—old men and children who could just stagger round; wrinkled women and blooming young girls. They all congregated in front of the church and Dario Pez swelled out his chest and addressed them:

"Hear me! You see before you Dario Pez, the dark cloud of evildoers. Here is the man who has been lifted up to become the Emancipator of our oppressed people."

It was a pretty fair start, was it not, sir? And Dario warmed up:

"I come to you with a message: I am here to listen to your wrongs and to right them. Here, people, is the army with which I am going to fight tyranny and slavery. You are listening to the phrases of a common rustic, but one who has communed with the stars, who hears the voices of the wind. My home is where the eagle builds her nest. And I am descending unto you. Those who have grievances, let them speak freely."

The crowd shouted and pressed round him; and immediately complaints began pouring in from the natives. Some Indians swore that the destruction of two of their villages had been ordered to make room for the enlargement of a dam. Dario Pez flew into a rage and summoned the manager of the mines.

"What are you?" he demanded.

"A Canadian."

That puzzled him. He had never heard of a Canadian, and he frowned.

"Don Francisco," he said to me, "where is the fellow from?"

I explained that Canada was part of the great British Empire.

"No difference," said Dario Pez. "Now listen to me, *hombre:* I'll give you fifteen days to rebuild those two villages, and to make amends for all their sufferings with money. But—hear me!—you will build them brick houses, instead of adobe huts."

"But, general, this concession was granted by Porfirio Diaz!"

"By that big rascal, you say?" he bellowed. "Now I do not wonder that you ill-treated them. Get out of my presence! And don't forget this—fifteen days is your limit. If you fail I will put a train at your disposal for the departure of all foreigners. There is a pill of my making!"

By goodness, sir, the Indians who heard this harangue stared at him as though they saw a god! Here was one of their own kind defying the rich foreigners. That is the way Dario Pez redressed wrongs, sir, and so added to his following daily. Four thousand men employed in the mines offered us their services; but he refused to accept them, because he had no rifles or ammunition. However, he consoled them by promising to come back as soon as he had obtained weapons from his enemies.

About this time came a courier from Señor Balderrama, who was growing uneasy because we were close to another property of his. Oh, sir, the message he sent! It was full of compliments. He stated that it was absolutely hopeless for him to express half of his admiration of General Pez. Furthermore, he had been ordered by the governor of the state to offer General Pez a hundred and fifty thousand silver pesos, acknowledgment of his rank and command of the military operations in the Northern District—all this for his allegiance.

But listen to what he put at the end. The sting was in the tail. In case of refusal, said Balderrama, they would dispatch three thousand men from the capital and speedily finish the general's business.

To this Dario Pez dictated to me the following reply:

"*Friend Balderrama:* Do you not, then, know me? I am the man you persecuted;

(Continued on Page 35)

Christmas, 1916.

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(Continued from Page 33)

whose sweetheart—poor Rosita! you stole on the eve of her marriage. Think you such a man forgives?

"Your money would be far better employed for the widows and orphans of your men that I will kill. So far as your three thousand rascals are concerned, I will meet them all, and hope to see Balderrama at the head of same. I would enjoy to see your back. DARIO PEZ."

This matter off his mind, he got into communication with several other leaders operating in the south and an agreement was arrived at for concerted action, with General Pez in supreme command.

Sir, it would weary you to recite the various steps by which we augmented our forces. Couriers were sent helter-skelter in all directions, and at the end of forty days we had two thousand men. Small bands continued to join us, and preparations went forward with a rapidity undreamed of before in any Mexican army.

Dario Pez worked like a fiend, sir. He put his shoulder to the wheels and helped move them; he heartened the loafers with cuffs and abuse; he kicked the mules round and lashed the horses. He was everywhere and in everything; for it was nearly September, and always there was in his mind a date—September tenth. On that day the daughter of Señor Don Carlos Balderrama was to wed, and he was very anxious—Dario Pez was, sir—to be there on time.

But Señor Balderrama and his family dwelt in the city; and jumping on the city meant a big job, for there was a strong force to whip and that force was in positions well adapted to defense. But he did not hesitate. No; the Army of Deliverance began its march.

We passed through a deserted American mining district, and from there we moved on to the rich plantation of El Carmen, which is on the railroad north of the city. Here all the lesser *jefes* reported to him, and a council of war followed.

On the eighth day of September an unexpected blow was delivered that might have proved disastrous to us. The greater part of our army was bathing in the river when a heavy cannonade was opened on our camp, and shells began bursting among the bathers. A large force had come up behind us, having made a wide detour.

It was so wholly unexpected that instant confusion followed. The soldiers began to run in all directions, sir, and, only for Dario Pez, half of our army would have disbanded ingloriously right there.

Gathering a few hundred of us, he rode to meet the enemy and engaged them fiercely. That gave his men a chance to recover from their fright and bewilderment; they calmed down, returned and reorganized.

By three o'clock in the afternoon the force sent against us was retreating slowly, and two hours later we had captured four hundred prisoners, three hundred horses and several machine guns. This was in the center. The fight was progressing favorably on the left, too, where Ochoa and Carlitos had soundly whipped the enemy, taking a hundred prisoners and a small siege cannon.

A train, with reënforcements, came steaming from the heart of the city at full speed. It became necessary to our success to stop that train. Well, Luz Ortiz, she did it.

When she saw that troop train coming toward us, sir, Lucita did not wait for orders, but ran to the siege cannon we had seized, aimed it and fired. Now the train was fully two miles distant and she had to point the gun up in the air. Besides, Lucita knew scarcely anything of artillery, sir. But mark what happened: The shell hit the cowcatcher of the engine and there was a tremendous explosion. It spread the rails and the train ran off the track. That settled their business. The scoundrels piled out and beat it back to the city on foot.

We were now closing in. Our grip was tightening. Again their artillery opened a bombardment of our positions, the fire being directed toward a dam we were utilizing across the river, their notion being that its destruction would check our advance. Alas for their ignorance! It turned out later to be their undoing, because when they tried to retreat they could not get their wagon trains across it.

But, by goodness, sir, though we were seemingly winning, our army was in a terrible fix! The ammunition was practically gone. Our soldiers had only five cartridges each, which would not have been enough to protect a retreat.

At dusk the situation became so desperate that Dario Pez could see nothing but complete rout and disaster. He went off to a little hill, and there he sat down. And, sir, he began to weep like a child.

"Beloved Ruler of the Universe," he prayed, "if my end is to be here, send it to me. Beloved Mother, do not forget thy son!"

Then he jumped up and said to us who were with him:

"Boys, we have come here to conquer or die! Let us make a whirlwind of our foes. On to the city! Who reaches the place will be lucky. Who dies in the task will be blessed. Forward, boys!"

Sir, his speech was miraculously answered. The flare of a conflagration appeared suddenly against the sky. The city had been set on fire, and the enemy were retreating. The drums and bugles of the whole army opened up to celebrate the biggest victory we had ever won. That was on the ninth day of September.

The booty consisted of two million dollars' worth of cotton; hundreds of cars of beans, barley and cereals; thirty-eight cannon; a hundred and fifty machine guns; a million rounds of ammunition; hundreds of horses, saddles and blankets. Also, there was a great quantity of medical supplies and surgical instruments, which we found mighty handy; but five thousand rifles they were compelled to abandon escaped our clutches. The scoundrels saturated them with kerosene and set them ablaze before they left.

But, better than all to Dario Pez, sir, was the capture of Señor Balderrama. Yes; he had delayed in order to hide his wealth. The general himself overtook Don Carlos fleeing in the wake of the army, on a mule.

"So, old crow," cried Dario Pez, "we meet again!"

Don Carlos threw at him a frightened look, but it was apparent to me that he did not recognize his captor. His jaw trembled, but he said not a word.

"Take him back to his house and keep him prisoner there," commanded Dario Pez. "I will attend to his case shortly."

Not long afterward some of the cavalry he had dispatched to harry the foe's rear returned with prisoners and booty. Among them were the daughter of Señor Balderrama and her intended husband. They had beaten it in a carriage; and now they were at the mercy of their father's enemy.

As soon as he learned their identity, sir, Dario Pez sent for Don Carlos, and he was brought to the splendid house in which we had our headquarters.

"What is it now?" inquired the old rascal. "Do you seek the life of my children as well as my own?"

"Not at all, Señor Don Carlos," answered Dario Pez, smiling at him. "But I am now *cacique* of this city, and the *derecho de pernada* is mine."

By goodness, sir, when we heard that, everybody was amazed and scandalized. The beautiful daughter of Señor Balderrama screamed, and her intended husband made a jump at the general; but the soldiers pushed him back and held him.

And then Luz Ortiz thrust through the crowd from the back of the room.

"No, Dario," she said; "you shall not do this great wrong!"

Dario Pez, sir, flew into a terrific rage.

"And why not? Why should I not visit on this viper the evil he did to me?" he bellowed.

But Lucita was not frightened. No! It is my belief, sir, that few wives are frightened of their husbands. Everybody there trembled, except only Luz. She stared him straight in the eye and answered:

"Because, general, the innocent would suffer with the guilty. Do what you will with Señor Balderrama; but his daughter has done you no harm. Therefore, you must permit her to go—her and her sweetheart. And, that she may do so in safety, you will send an escort and provide them with what money and necessaries they will require on the way. What would the world say if you were to act now like an ignorant savage?"

By goodness, sir, what do you know about that? I will admit that I turned pale. Dario Pez is terrible, sir, in his anger; and I saw the veins of his neck swell up and his eyes begin to roll. Then suddenly he gulped, as though swallowing a lump; and when he spoke again his manner was calm.

"You are right, Lucita!" he said hoarsely, with a slight inclination of his head toward her. "Don Francisco, you will detail an escort of twenty men for this lady and gentleman, and send them safely on their way to Chihuahua. In addition, you will fill their carriage with food and whatever personal possessions they desire to take. And should they require money, give it to them."

The gentleman attempted to thank him.

"Get out of my presence!" roared Dario Pez, in a fury again. "Get away before I repent and give you a pill of my making."

And, sir, I tell you they beat it! As for Don Carlos, I hurried him back to his house immediately, lest the general should take it into his head to string him up on the spot.

Dario Pez must have pondered this affair during the night, sir, for early next morning he sent a trusted agent to Balderrama to apply for a loan to the cause of one hundred thousand pesos. Don Carlos flatly declined to hand over any such sum, either as a loan or in any other form. Back went the agent and reported.

He was commanded to go again, and this time make a request for two hundred thousand pesos. The second application received the same answer from Señor Balderrama. He would not give up a cent.

Greatly to my surprise Dario Pez kept his patience. He dispatched the messenger on the third day with a demand for a loan of three hundred thousand pesos—each day, you see, he raised the amount a hundred thousand pesos. But a threat accompanied it. The emissary had orders, in case of refusal, to bestow on Don Carlos five strokes with the back of a saber every ten minutes until he complied with our reasonable wishes.

By goodness, sir, those instructions were carried out; yet, still, Señor Balderrama declined to part with his money. He was exceedingly stubborn; and after a while the officer returned to headquarters to report that the punishment would not produce the desired result and might only culminate in the death of the prisoner.

"Go back to-morrow," was the reply, "and ask him for four hundred thousand pesos, *hombre*."

It was done. The officer appeared at the home of Don Carlos next morning and presented the demand. But the fellow with the saber did not accompany him; perceiving which, Señor Balderrama firmly declined.

So many failures angered Dario Pez. He determined to break his enemy's resistance at any cost. Therefore he went himself.

He entered the house where Don Carlos was sitting, and the two stared at each other a long while. The prisoner's head and hands fluttered as with palsy.

"I have come, viper," said Dario Pez, "to secure a loan of one million pesos for the cause of justice."

"No," was the answer. "I haven't a cent. I am a man of no wealth."

The general listened to this speech with an ironical smile.

"Very well, señor; very well," he said. "But I cannot go away empty-handed. As you haven't a cent, we shall give you the opportunity of performing a miracle."

When he had said this he gave an order and the soldiers with him threw a rope over a beam in the ceiling. The loop was placed round the neck of Don Carlos and, at a word from Dario Pez, he was hoisted from the floor.

He let out a wail. They lowered him; but still he gave no sign of surrender. With his first breath he swore. Think of that, sir! The general did not regard it as a friendly sign, and a second lift was given the prisoner. That was enough. Don Carlos became tractable.

"Wait!" he cried. "Just a minute! Possibly I could put my hands on a hundred thousand pesos if you turn me loose."

"A million!"

"I haven't got it."

"Up with him again, boys!"

Before the command could be carried out, however, Don Carlos screamed:

"Don't, sir! Don't do it! Be reasonable. It may be that I could raise two hundred thousand."

"Not a cent less than a million!"

"But," protested Señor Balderrama, in despair, "where could I get so much money?"

That was a question Dario Pez was not disposed to trouble his head about, sir. He replied:

"Finish the miracle. You have started very well indeed. Get the loop ready

(Concluded on Page 37)

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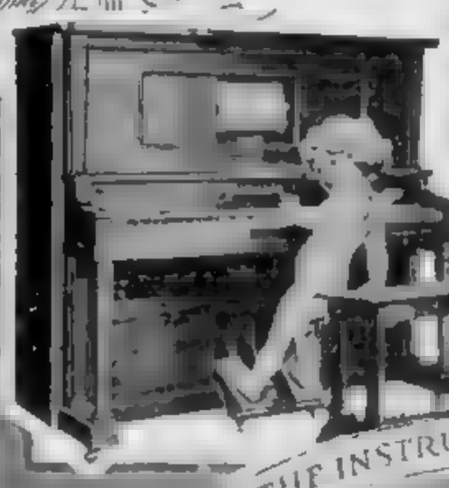

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FROM the earliest times the gladsome Christmas spirit has sought expression in music. In "ye olden days" almost everybody burst into song on Christmas Eve and every home rang with noels, carols and roundelays.

Today, as of yore, it takes music to provide an outlet for our merry feelings at the Yuletide. Nothing else can express the joyousness in every heart and warm the home with the ruddy glow of blithesome emotion. But we are not so artless as our forebears. We hesitate to sing or play unless we are expert.

Though no one in your family is a musician, this pleasure can be their gift of all gifts on Christmas morn. Simply get for them the

Baldwin Manualo

The • Player-Piano • that • is • all • but • human

It will enable everyone to play the music he or she likes in the way he or she likes to hear it. From the youngest who can reach the pedals, every member of your family will express his thanks to you in the most heartfelt strains your home has ever heard. Your house will ring with every favorite tune from rag to opera. You will hear and see more Christmas spirit than ever before.

The Manualo will do all this—will give you and everybody in your family the unalloyed delight of actually playing a musical instrument and the everlasting pleasure of hearing music full of individuality, personality, life and feeling because it is controlled from the pedals, where every emotion of the performer is instinctively expressed. The feeling you naturally put into the pedaling is reflected instantly in the music. The Manualo makes everybody a musician in the important sense of completely satisfying the performer's subtlest desires and giving real entertainment to all who listen.

(Concluded from Page 35)

again, boys! Saints perform miracles, sir; and you—you do not seem to be so wholly destitute of money as you thought a while back, since you are now offering two hundred thousand pesos for your liberty."

To this the prisoner could make no answer, and the soldiers were on the point of hanging him up again to the beam when he burst out with:

"One second, please! Would five hundred thousand pesos suffice your army?"

Thoroughly satisfied now that he was on the right track, the general shouted:

"On the job, boys!"

The squad heaved on the rope and hoisted Don Carlos from the floor. He could no longer withstand the ordeal; he signaled that he was ready to give in, and they quickly let him down.

Well, when they gave him air Señor Balderrama revealed the hiding place of a treasure he possessed. The miracle was performed!

And was it not a beauty, sir? The treasure amounted to four hundred and eighty-five thousand dollars, in five-dollar and ten-dollar gold pieces, and was hidden in the Banco Minero. A hollow column in the building had been filled with the hoard, for Don Carlos feared the greed of his allies as much as he did Dario Pez.

We found a blacksmith and took him to the bank to open the column. He did his work quickly; but when he saw the yellow stream pour out he was seized with panic and ran off, leaving his tools on the floor. That blacksmith, sir, did not even return to get his pay for the job. Why? Perhaps he was scared at knowing a secret that might be dangerous. Perhaps it was superstition. The natives thereabouts have a saying that gold pieces are the coined tears of the poor.

"And now," said Dario Pez, "we shall send Señor Balderrama to prison. He has not yet paid in full."

All this time Dario Pez was receiving the adulation of the inhabitanta. They crowded round, sir, to flatter and sing his praises. Every day his headquarters were thronged with citizens who came to assure him of their undying friendship and loyalty. Officers came and went, couriers dashed in and out; but still they besieged him. Some presented requests for favors; others importuned him for the pardon of relatives caught with arms.

Women pressed about his door, waiting for a sight of the hero, that they might kiss his hand and solicit aid. Their numbers were so great that they filled the street to the corner, and those who had to wait their turn squatted on the sidewalk against the walls.

I was at his elbow, sir, while this line of females passed through. The general listened to them all.

Sometimes he grew impatient over a long-winded complaint, but he was quick to separate the wheat from the chaff, and he gave orders for each case.

He had been receiving these applicants for about an hour one morning when there appeared in the doorway an enormous fat woman. She had on a black cotton dress made all of one piece, with a string round her middle. And, by goodness, sir, that was the only way you could tell where her waist was. Moreover, she was barefoot and had a shawl over her head.

A ragged little boy clung to her skirt and there was a baby in her arms.

Never shall I forget, sir, the look that came over the general's face at sight of this scarecrow! I have seen him in battle and in situations that would daunt the boldest heart, and never once did he flinch. But now he was a peculiar, greenish-yellow color, and seemed scared half to death.

"General!" cried the female in a booming voice.

"Rosita!" he stammered.

"Yes, Dario," she responded, with a ludicrous simper, and waddled into the room. The *niñito* toddled after her.

Dario Pez cast down his eyes and rubbed one hand over the other.

"So!" said he. "It is long since we met, Rosita. And many things have happened. Great changes, Rosita."

"Alas, it is true!" she replied, sighing like a bellows.

"I take it that you are married, Rosita?"

"Of course, excellency. But my husband is dead."

Dario Pez shifted uneasily in his chair and remarked:

"You must not repine for him, Rosita. God knows what is best." Then he cast a glance of disapproval at her child. "The *niñito*, Rosita," he went on, "is very dirty."

"*La cascara guarda al palo*," she answered sharply, making the usual excuse—"The bark preserves the wood."

The lady did not appear to be pleased by her reception. It was evident to me, sir, that she was disappointed.

"To think, my general, that, after all these years ——"

"Yes, yes! What can I do for you, Rosita?"

"Do? Why, excellency!"

He turned to me brusquely.

"See that the señora has everything she needs, Don Francisco," he commanded. "And give her ten pesos. *Adiós, Rosita!* God have you in His keeping!"

Before the bewildered creature could grasp his intention I hustled her out, sir, and into the street. When I returned the general was sitting at the window, gazing out into the court. He was very glum.

"And that," he said bitterly, "is what I've been fighting for! It is the way of life, Don Francisco. Nothing turns out as you expect—neither love nor marriage nor ambition."

And in that moment his great hate of Señor Balderrama fled. The next day, indeed, he ordered his release.

Dario Pez, sir, went slowly from the interview with Rosita into the great courtyard, where Luz Ortiz was sewing beside a fountain. His head was bent. He was very thoughtful, sir, and seemed tired. And he voluntarily kissed his wife, which surprised her greatly.

"*Chula*," he said, gazing round them at all the magnificence—it was the first time he had ever employed that term of endearment—"I have given you the palace I promised. Are you satisfied?"

"So long as you are here, Dario."

"Oh, aye!" said the general in a weary voice. "But now what is there to do? I am very miserable, *chula*. For see, my work is done—and I do not enjoy all this plotting and scheming."

"Not done!" cried his brave wife. "No, not done! It is only begun."

"Perhaps you are right," he answered, and was silent a while. "Anyhow, Lucita," he added, brightening suddenly, "we can buy a talking machine now, and play They Wouldn't Believe Me! all day long!"

Motor With an Easy Mind

Nobody expects tire trouble at a particular time—but it comes, sooner or later, and frequently in bunches.

We all know this and we motor uneasily unless we are ready for any tire accident—or for several of them at once.

So Goodyear has devised the Tire-Saver Kit to take this uneasiness out of motoring.

With the Kit in your tool box you are prepared for anything that can happen to your tires—short of complete ruin. You *know* you will get back home—in your own car.

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Get it next time you buy gasoline. Know what it is to motor with an easy mind.

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Goodyear Tires, Heavy Tourist Tubes and "Tire Saver" Accessories are easy to get from Goodyear Service Station Dealers everywhere.

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TWO hundred and fifty thousand women of refinement have learned the secret of push-button cleaning. The Frantz Premier is at their command.

Many of these women received their cleaners as Christmas gifts last year.

Nine pounds of Sterling Quality!

We have branches and dealers nearly everywhere. Our price is modest—time payments if desired. Booklet on request

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See these C-H Push Sockets at your electrical dealer's. Ask for our interesting booklet "Making Electric Service Safe"—Copy sent on request.

Eliminate Your Electrical Troubles

ELECTRIC lighting companies agree that nine-tenths of all electric troubles are generally due to socket troubles.

Electric irons, toasters, washing machines, percolators, etc., require more current than the ordinary 250 watt key socket can safely carry.

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"Just push the Button"

have 660 watts capacity, the highest rating ever given a socket by the Fire Insurance Protective Association.

Be sure to have C-H Push Sockets on all your fixtures. Their neat, compact design enhances the beauty of any fixture; they remain securely fastened, and insure longer service for your lamps and appliances.

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Makers of the C-H Magnetic Gear Shift and World's Largest Manufacturers of Electrical Controlling Devices.

In this age of specialization, why scatter your energies on a dozen buttons when the

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lets you specialize on ONE button?

If one man can do the work of three, isn't one man enough? If one machine can do the work of three, would you keep three running? If one button can do the work of a dozen, isn't it useless to button and unbutton twelve?

But the convenience of the Hatch ONE-Button Union Suit is only half the story. Its comfort is the other half. For the design that eliminated all these useless buttons also produced an undergarment that fits better, lies flatter and smoother from neck to ankle, than any garment you ever wore.

The Hatch One-Button Union Suit is obtainable in all weights of cotton or wool to suit all occupations and temperatures.

This garment is featured at the best haberdashers' and department stores; but if you cannot get it easily and quickly, send your size with remittance to our mill at Albany, N. Y., and we will gladly supply you direct, delivery free.

Men's Suits — $1.25, $1.50, $1.75, $2.00, $2.50, $3.00, $3.50
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Our illustrated booklet describing the complete line of winter and summer weights of the Hatch One-Button Union Suits will be sent free upon request to

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Sole distributor to dealers 303 Fifth Ave., New York

PALMS AND PARASOLS

(Continued from Page 12)

"What does this mean?" He hit the offending manuscript with his fist

"Professor" Bolton tipped his chair forward and looked at Hudson in a mild but steady way—"a spotless reputation is as annoying as a fawning white pup that follows you whiningly wherever you go. You can't dodge it and you hate to kill it

"This is what is known as a human-interest feature article. It is to be syndicated to a lot of big Sunday papers that circulate intensively round Western Heights Seminary—where C. P. Hudson's speckless reputation still stalks."

Hudson sneered—the lines at the side of his nose deepened. His wide, loose mouth opened derisively.

"Do you think I am fool enough to believe anybody would dare to print a thing like that?"

"I know it, professor," said Bolton with gentle finality. "You see, the man who runs that syndicate is a friend of mine—and accidentally I once saved his life. Ever since, he has been begging me for a chance to commit suicide in my favor. He'll be glad to run it—and spend twenty thousand dollars, if necessary, in proving that it is true."

"But what do you mean by it? What do you want?"

Hudson was breathing angrily.

"Professor, not having any reputation handicap, I am a blackmailer. And, like all blackmailers, I have my price."

"What is it?" Hudson rasped hoarsely, not even taking time to argue. It was not merely his reputation that was at stake; that article would precipitate a lot of lawsuits against him.

"You remember Miss Viola Millard and her mother? I believe you took thirty-two thousand dollars of their money.

"Now I'm going to give you the benefit of my generous allowances. I'll guess that, of the one hundred thousand dollars you took in, half of it was honestly lost. About half of all money is honestly lost. Hence, to-day you rightly owe the Millards sixteen thousand dollars.

"They ought to lose half for having trusted you, anyway."

"But I can't pay it!" Hudson lifted his hand in despair. "I've got every cent tied up here—every cent I can raise."

"That is all right. I don't want the money. What you are to do is to transfer to Viola Millard sixteen shares of your Sugar Mill stock—par value of one thousand dollars each."

"I can't do that." Hudson twisted his hands together like a hysterical woman. His long hair began to straggle down toward his left eyebrow. "I—you see—if I gave up sixteen shares it would leave that Spaniard, Madrigal, with more stock than I have; and I don't trust these damned Cubans out of sight."

"I am not concerned with that," said Bolton. "Arrange it as you will. Might have Señor Madrigal give eight shares and you eight—that will still leave you one share more than he has.

"Anyway," Bolton started to the door, "I'll be riding round this way at five o'clock Saturday, and will expect the stock certificates, legally signed over."

Sunday evening Bolton found Viola Millard and her new parasol at the end of the Avenue of Royal Palms, awaiting him. She was moving about restlessly. She had been suffering double torture during the last twenty-four hours. Added to her worry over money matters, she had been accusing herself most violently for having had anything to do with a perfect stranger—or, rather, by his own confession, a very imperfect stranger. She was not at all in a propitious mood.

Bolton sat down on the rock, crossed his feet, slung his hat to one side and studied the sunset.

"Well?" the young woman said impatiently, after digging round in the sand with the end of her parasol for five minutes.

"Well?" he repeated with the flicker of a smile, but without looking round.

"Why did you ask me to meet you here, anyway?" She was feeling badly used, resentful.

"I had thought of kidnaping you," he said brightly, "but you are safe. Miss Viola, if anybody ever starts to kidnap you lift your eyebrows like that."

She was angry now—so angry that tears threatened.

"By the way, Miss Millard, I got a settlement out of Professor Hudson for you."

"Who authorized you to get a settlement out of him for me?" she asked sharply.

He shook his head as though he gave it up.

"What did you get?" Her curiosity prevailed.

"Sixteen shares in the Sugar Mill Company."

"Shares in the Sugar Mill Company?" Her disappointment and scorn came fast. "Not worth what they are printed on! How do you expect we are to live on sixteen shares in the Sugar Mill Company? I think, Mr. Bolton, your meddling has been unpardonably impertinent! You had no authority to accept such a settlement; and I shall refuse it."

"You had thirty-two hundred shares in the Cuban Cane Company," said Bolton evenly. "The company failed. The land sold for ten thousand dollars—one dollar a share. That would give you thirty-two hundred dollars. You and all the rest had given this man Hudson unlimited authority—so you have no legal claim to collect a cent more than thirty-two hundred dollars."

"I did not expect more; but that is what I came for—to get that thirty-two hundred dollars. Now you've traded it for more worthless stock!"

"Sixteen shares—par value of one thousand dollars each." He took the stock certificates from his pocket. "Here are twelve shares, Miss Millard." He held them out to her. "And here is a draft for four thousand dollars. I'm buying four shares at par."

She took the money and the certificates. The color left her face and came again. She opened her lips and then pressed them. She fumbled the papers—and swallowed. He had turned away and was studying the sunset again.

"Mr. Bolton," she hesitated, "I—I must beg your pardon."

"Not at all necessary," he said lightly; "but if you feel you must—go ahead."

"You—you have been very kind. I don't know how to thank you. Won't you forgive me?"

"Certainly not," he answered with even finality. "One never forgives suspicion. Good-by!"

VIII

MISS MILLARD watched the rider across the brown grass among the low scattering growth until he disappeared. Then she sank down on a rock, doubled herself into a knot of misery, and sobbed as she had not since the morning, twenty years ago, when her mother shut her in the closet for having soiled her dress while playing at the brook.

After a while she straightened up, dabbed at her eyes with a limp handkerchief, and began to scorn herself for this outburst of weakness.

"I wonder what he did it for!" she said with returning cynicism. "Of course he's got some scheme. Perhaps he knows the Sugar Mill will be very profitable and has bought those four shares as a speculation. But why"—some perverse imp of justice made her ask—"didn't he keep all of them, then? He's given me eight hundred dollars more money than I expected for the whole thing—and twelve thousand dollars' worth of stock besides!

"He's just a flirt—and wanted to win favor!" She tried another accusation. "But why, then, did he go off and leave me—just when I—when ——"

She stopped and felt her face growing hot. No; she did not! Of course she did not want him to stay and ride home with her! She did not care a thing in the world who he was, why he had done this, or—anything about him.

The following Wednesday, Viola Millard stood on the deck as the ship slipped out of Havana Harbor. She was seeing—not the city, but two rows of royal palms.

"Ain't that a sight worth seeing?" remarked a chunky man with black whiskers who had stopped near her.

Viola's eyebrows went up scornfully; her nostrils dilated dangerously. He was not at all the sort of person she would want to know under any circumstances—and to be addressed by a stranger like that!

Then, at the end of the row of the royal palms, which had not faded from her vision,

(Continued on Page 41)

Who Pays for Package Delivery?

YOU know that no matter what you buy, or where you buy it—whether you take it home or have it sent—you *pay* for having it sent home.

Sometimes it costs more than the article is worth to deliver it—sometimes a mere fraction of the value—the *charge* depends altogether on what the merchant *knows* about the *cost of his delivery service.*

The Retail Stores of this country deliver *four times* as many packages as are handled by all railroad and steamship lines put together.

Besides the 447,116 merchants and tradesmen, there are *two million farmers* and *truck growers* who have the *delivery* problem to solve.

Whether by team and wagon, by second-hand or converted pleasure car, or by the heavy motor-truck—teaming, hauling and *package delivery* are costing the people of America *twice as much* as they should.

One great department store pays over $4,000,000 a year for package delivery—and finds that *$3,000,000* goes just to drive the *dead weight* of its heavy trucks.

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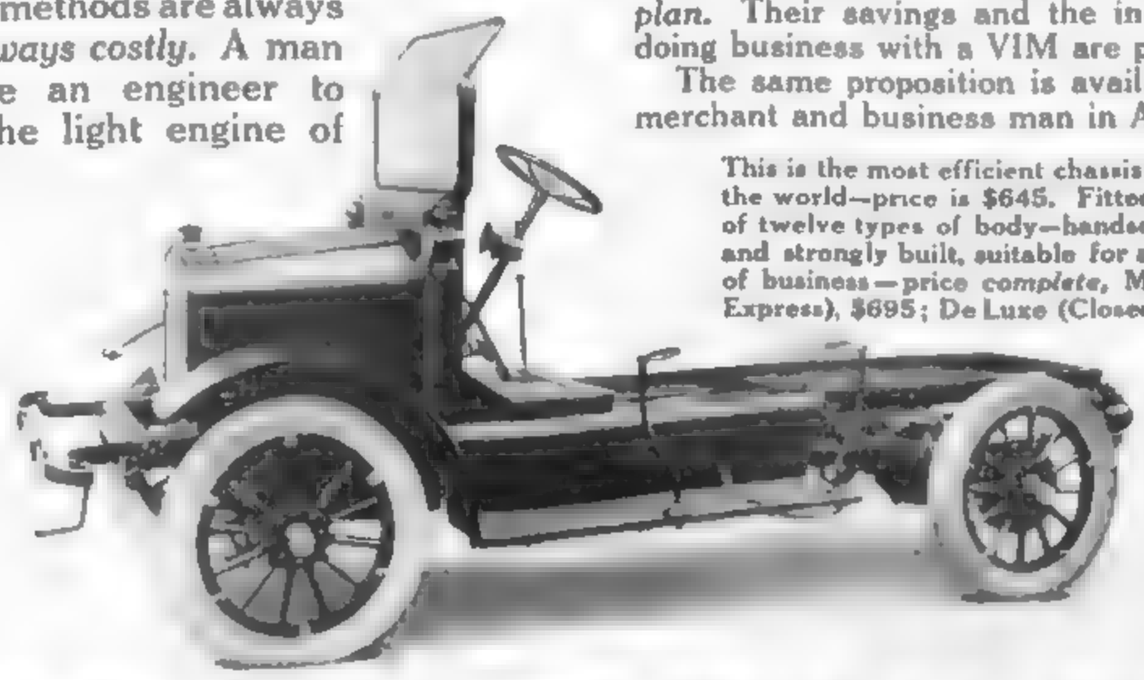

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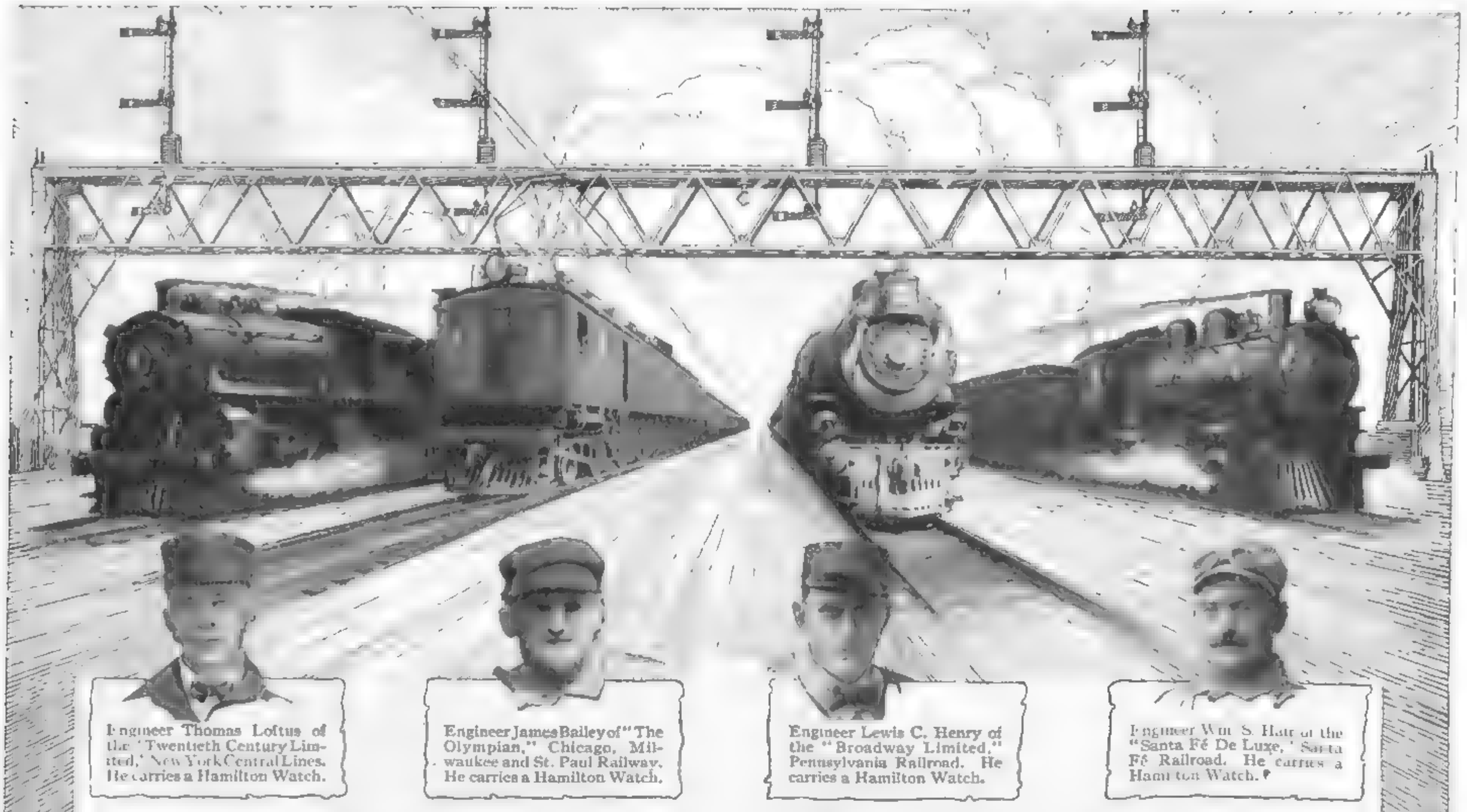

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Hamilton Watch

"The Watch of Railroad Accuracy"

(Continued from Page 38)

she saw him! And heard him saying, in that whimsical, half-chiding tone:

"Tear down the picket fence and leave your mind open. Don't hate! Don't hate! Then whatever faith you gather will be good."

"Yes"—she brought her eyes from the palms to the magic city, white and ivory and pink, sitting upon the blue water—"it is beautiful!"

The bearded man told her in five minutes that he was the superintendent of an iron mill; that he and his wife and their three daughters had been to Havana for their first vacation; that at home they lived in an eight-room house on the edge of town, and kept a cow and chickens and six pigs—and had ice cream for supper every Sunday.

When the ship landed at New Orleans eleven passengers shook hands with Miss Millard at parting.

"Now, Viola"—Mrs. Millard had received the good news with perfect composure "I told you you did not need to go. I knew Mr. Hudson could not really be dishonest. Why, the Hudsons have been of the best families in Lincoln County for two hundred years!"

"But, mother"—Viola was exasperated that the credit should be given to Hudson—"didn't I tell you that it was Mr. Bolton who got the money for me?"

"Why, yes"—Mrs. Millard rested one hand on the other in her lap; "but, of course, Mr. Hudson merely settled with him to save you the embarrassment. I wonder what he thought of you for going all that way by yourself! You know that other man could not have got the money if Mr. Hudson had not wanted to pay it."

Viola laughed.

"I am not so sure about that, mother. I wish you could see Mr. Bolton. I've a notion, if he went in for it, he could make the devil give up his pitchfork."

"Why, Viola Millard!" The mother's hands lifted halfway in the air and her face bore marks of extreme shock. "I hope," she added, subsiding into reproof, "that you had nothing to do with this person—socially."

Viola went about her room singing as she unpacked and put away her things. Stopping before the glass, she purposely fluffed her wavy hair, and looked approvingly at her cheeks, under which there was blood and upon which there was tan.

"I do believe," she said, "the picket fence is down! I learned more coming home than I ever did before—and it didn't hurt me one bit."

At luncheon she remarked: "Mr. Bolton said he had been married thirteen times."

"Viola!"

"And that he had held the hands of enough girls to reach round the Island of Cuba."

"Viola!! I forbid you ever to mention that person again!"

The girl laughed; and when she looked through the open doorway she saw two long rows of royal palms—and a man riding away—hurt by her suspicion.

"Well, I should think you would blush!" The mother's voice startled her into consciousness. "What is the world coming to when a well-brought-up girl must hear such talk as that?"

Viola smiled and talked of the voyage from New York down.

Two weeks later she announced that she was going to work. The mother protested bitterly.

"There is no need, Viola. And what would you do?"

"There will be need, mother," she said. "This four thousand is probably the last cent we shall ever get. It won't last always. Anyway, I want to work. I'm going to keep the books in Mr. Amos' real-estate and insurance office."

Mrs. Millard was more bitterly opposed than ever. Tom Amos was a very common sort of person, uneducated, and had positively the worst manners. His family always had been trash.

"I won't mind, mother. I think the pickets are down. If not, they are coming down."

"What?"

"Oh, nothing!" Viola smiled. "Only, the next time I go to Cuba I'm going to have a return ticket of my own."

IX

THE difference between picturesqueness and monotony is a space of time. It may be three days or three years. Perhaps no one could taste the piquant flavor of a novel environment longer than could Bolton. But by December of the second year it was no longer Cuba to him—a strange people speaking an unknown language; a new country of tropical plants and unusual scenes. Instead, it was a squat, sunburned village, with dirt streets; open, almost barren plains; dull-brown, dead-green cane; strings of oxen and creaking carts toiling everlastingly along the dusty road, with grimed and swearing Cubans walking beside them; the Sugar Mill—and the eternal smell of raw sugar.

Perhaps he was tired. It had been months of the most constant supervising of planting the cane, and of everlasting vigilance while it was growing—vigilance in regard to fire, the terror of the cane grower. He wanted to get away.

It was evening, and he sat on the open porch of his small box house and looked south, across his mile of cane. Twenty months before it was a wilderness—a jungle of trees and vines and underbrush. Eighteen months before it was a blackened field of burned stumps and logs. Now the exuberant young cane stood higher than his shoulders, and its thick leaves and tangled stalks made of it a jungle more dense than the one that had been chopped and burned away.

It was good cane for a first-year crop and would run more than thirty tons to the acre. Best of all, the price of sugar had been creeping up these last few months, and he ought to get four dollars a ton out of it instead of two dollars and seventy-five cents, which had been the average the year before.

Clearing and planting the land had cost him nearly forty-five thousand dollars, the last of which had been borrowed from friends in the States. This crop would pay off his debts, and then the thousand acres would easily sell for one hundred dollars an acre. He had enjoyed the novelty of the scenes and the life; but the impressions were vivid enough now—and he wanted to go. And a hundred thousand dollars for his cane land would solve his living problems for a long time.

It was time to go in. Bolton went out and climbed to the top of the windmill to take one more look for signs of fire anywhere. He had a watchman on a tower near the middle of the field, but never relaxed his own vigilance.

A Cuban laborer, bent and tired, was shuffling up the road. It was Montez. Bolton had a secret attachment, a warm, half-pathetic attachment, for this old Cuban. Somehow he always impressed the young American as one fallen from high estate and never quite adapting himself to his new station.

"Good evening, Señor Montez!" He met the Cuban on the porch and shook hands with him, a habit that always seemed to half startle but greatly please the old man. "Have a chair. I was wishing for company."

Montez sat in the moonlight, slumped forward, his nondescript hat sagging in his hands. On his dark old face was a deeper melancholy than usual.

"The señor has been very kind," said Montez. "Would he buy my little patch of cane? I cannot go forward any longer without moneys."

Then the story came out. He had put up a long, long fight to hold his own land and raise his own cane. The Sugar Mill wanted his land; had cut the price of cane last year; had delayed him in unloading, and done everything to make him lose.

"Now, señor, only to-day I took first load to the meel—and he refuse to buy!"

Bolton whistled. It was serious for the old man. Cane is worth nothing unless it is within reach of a sugar mill. It cannot be hauled any great distance without the expense eating up the profits. It costs sixty cents a ton to haul it a mile. If the distance is greater than three or four miles the crop is worthless. The Pardita Mill was the only chance for these canefields.

"Suppose," thought Bolton, "that old stick of wormwood should refuse to buy my cane!"

His opinion of Hudson had gone up in the last year; his liking had gone down—if possible. Hudson was displaying a good deal of ability in organizing and in putting through his projects. And Pietro Morengo, who had charge of the canefields, obeyed him like a slave. Morengo was a bad, bad Cuban, and any man who could master him must have some force. Collins was making a good superintendent. Then, too, Hudson had shown on several occasions that he was

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as resourceful as he was greedy, and always vindictive.

"Montez," said Bolton, "I have my own cane to sell; but I'll see what I can do for you. It is too bad for you to lose your crop. It is good cane too."

Bolton had not intended to begin cutting for a month yet. Cane will continue to grow until cut; is sometimes left standing even two years. As his was first-year cane, another month would be a distinct advantage. But he could not wait for a showdown. He put a few Cubans to cutting and hired a couple of cartmen.

To get to the mill he must pass across the fields of the Sugar Mill. As open strips are left between the sections of cane, a road is no loss. He went to Hudson for a permit to cross the field.

The nose glasses were readjusted. The wide, loose lips parted in almost a grin.

"You may haul this crop across for one hundred dollars," he offered.

Bolton figured a moment.

"A road clear across requires only three hundred and twenty square rods of land—two acres. I'll buy a strip of you at one hundred dollars an acre. As it cost you only ten, that will be a fair profit."

Hudson shook his head positively.

"Take the offer or leave it. And we reserve the right to stop your haulers at any time they are in the way or become a nuisance."

"What are you paying for cane?" Bolton changed the subject without announcing his decision.

"Four per cent." By that he meant the mill would give in raw sugar four per cent of the weight of the cane—eighty pounds to the ton. At the price of sugar at that time, it meant three dollars a ton.

"The lowest I have ever heard of a mill paying is five per cent," said Bolton.

The cane yields about twelve per cent; so the mill was taking two-thirds.

"Then you have heard something new."

Hudson's loose mouth did achieve a grin—a full, malicious grin. And as the young man rose he took off his glasses and rubbed the red mark with satisfaction.

"Every dog, you know, Bolton, has his day."

"Yes. Also, his death!"

As he went away he was figuring. The canecutters were paid ninety cents a ton; it would cost sixty cents to haul; and there would be incidentals. It would leave him little more than one dollar a ton for his cane.

Riding west from the village he saw a horse galloping down the road from the north—the direction of Señor Madrigal's house. He checked his pony to a walk. It was—he was sure of it now—Viola Millard. And she was waving to him to wait.

*

IF VIOLA MILLARD had known what Bolton thought, instead of what he said in greeting, she would have been much more flattered. It piqued her to be received as though it were an everyday occurrence for a young lady to gallop in over the plains and ride along with this tanned, lithe cane-grower.

"How are you?" he inquired casually as their horses dropped into a leisurely walk.

"Fine!" she replied. "Mr. Hudson tells me the Sugar Mill is prospering."

"Well, I should think it would," he said shortly.

"He thinks it will clear twenty per cent."

"Good Lord!"

"Why, don't you think it will?" she asked.

"Yes; I think it will."

"He gave me a check for twelve hundred dollars—ten per cent on our stock, you know—and says he will pay another ten per cent in six months."

"Generous old boy!" commented Bolton, looking straight ahead.

She wished he would look at her. She wanted him to notice how she had changed. He had not said a word about it.

"Mr. Bolton"—she spoke in a tone of common understanding—"I want to tell you about some neighbors of ours. They used to be so happy—I don't think I ever saw any family that enjoyed things more; but now ——"

She made the family and their loss very real.

"And," she finished, "as I passed the other evening I saw Hildred—she's thirteen—out on the back porch with some colored, soiled ribbon and faded flowers, trying to trim an old hat; and the poor child cried as she worked."

"Oh, what in the devil did you tell me that for! About the time I get ready to attend to my own business—and heaven knows it needs attending to—along somebody comes with something like that!"

"Why—why"—Miss Millard's breath was taken by his sudden irritable outbreak—"they were stockholders, you know, in this Cane Company. Had five thousand dollars of insurance money; put it all in and never have got a cent back."

"Well, it wasn't my Cane Company!" he snapped, his mind still battling with the problem Hudson had left there.

"No; but—but—as you had helped us ——" she stammered, really distressed now.

"Yes," he cut in; "and got suspected of being a grafter, a meddler and a rake for my pains!"

The blood flamed into her face. Her eyebrows went up and her lips shut hard. She pulled on the reins of her horse and turned him square about.

"What did you say that woman's name is?" he asked over his shoulder.

"Mrs. Colton," she answered frostily, and galloped off back toward Madrigal's, her head up defiantly.

But in less than a dozen rods her tightly pressed lips were released and began to quiver like a hurt little girl's.

Two days later one of his cartmen came to the house while Bolton was eating dinner, and reported that Pietro Morengo had ordered them no longer to cross the Sugar Mill Company's fields. Bolton galloped off to find the Cuban foreman. He was ugly, insolently ugly about it.

"The cartmen—they get in the way. They quarrel with our men—Señor Hudson say stop them!"

Morengo shrugged his shoulders as though shedding the responsibility and turned away indifferently.

Bolton headed his horse for Pardita. He simply had to get his cane to mill, and get it across that field, or lose it.

He shut his teeth hard at the thought of losing a hundred thousand dollars' worth of cane. It was a trick of Hudson's. He saw the scheme.

"Well, what about the road?" he demanded of the tall, eyeglassed president of the Pardita Sugar Mill as he entered the office.

For once Bolton shed his polite indirections. Hudson lifted his glasses and rubbed his nose. A sardonic grin lurked along the lines beside his wide, loose mouth. He shook his head despairingly.

"Too bad! Your men and ours quarreled. Interferes with work and discipline. Simply had to order your road closed."

"But I've got to get my cane across there!"

Hudson shrugged his shoulders. He was proud of that Spanish accomplishment.

"That is not my affair. Of course"—he did grin now—"if you can't get your cane to market you might sell your land—though land without a road sells cheap."

Bolton left the office abruptly.

That same afternoon Viola Millard, rising from a long, sleepless siesta, went to the wide unglassed window of her big, airy room on the west side of the Madrigal hacienda. Across the open plain she saw a rider galloping—a rider who could be none other than Emory Bolton. With fingers that trembled in their haste, she got into a very becoming, airy white dress, and stood before the glass encouraging her wavy brown hair to escape here and there from the combs and pins. It softened her face; made her look more as though the pickets were down.

But she waited and waited—and he did not call for her.

"Señor Madrigal"—Bolton spoke with serious deliberation as he and the Spaniard sat in the patio smoking—"I have heard that more than one year you kept the Pardita Sugar Mill running at a loss—so that your people might have employment and your neighbors sell their cane." The Spaniard gave a deprecatory gesture. "Which means," concluded Bolton, "that there are things you care more for than money.

"When Hudson sold your company one thousand acres of cane land for ten thousand dollars, it meant ruin to many of my countrymen. Let me tell you of some of them."

He pictured the sufferings of Mrs. Colton and her young daughter, and of others who had met disaster in this company.

"Now, señor, the first duty of a business man is to make a profit; but if he has a heart -as you have—he does not want so much profit that others starve. What I suggest is that the Pardita Sugar Mill sell this land back to the original holders for fifty thousand dollars, which will give you a profit of five hundred per cent and still give these people an income from their investment."

The Spaniard smoked and thought for several minutes. His brown eyes were dreamy the eyes of a poet rather than of a business pirate or a warrior.

"I think I should be willing to do that," said Madrigal; "but Señor Hudson would not—and he controls the company. He has the most stock."

"Thank you, señor," said Bolton. "The rest can be arranged. And now I believe in virtue having its own reward. The Cuban Cane Company originally had ten thousand shares of stock of ten dollars each. Miss Millard and her mother held thirty-two hundred—or nearly one-third of these. This stock, you know, was exchanged for stock in the Sugar Mill Company.

"Now when the Cane Land Company is reorganized I suggest that thirty-two hundred shares of stock be issued to you. The Millards will wish to retain their sugar-mill interest. And this arrangement will give you almost as much, perhaps quite as much, interest in the Cane Land as you now have through your stock in the mill."

Juan Madrigal was a good business man. A Cuban does not despise money and is not a dullard in its acquisition. The Spaniard's eyes twinkled. It was an exceedingly satisfactory arrangement.

"But what of Señor Bolton?" he asked.

"Señor Bolton," said the young American with a smile, as he rose, "is usually present when the dessert is brought in."

"But it spoils his appetite," remarked the Spaniard—"unless the children and the dogs outside have been fed."

"Thank you, señor," Bolton bowed. "That is a generous construction to put on it. You will ask Miss Millard to accompany you to Hudson's office at two in the afternoon to-morrow?"

The president of the Pardita Sugar Mill Company was very much surprised and annoyed by the informal meeting of the stockholders. He had been figuring all day on how little he should pay Bolton for his land. Every time he figured it he cut the price ten thousand dollars. The land was really almost worthless without a road. He now had the price—in his mind—settled at twenty thousand dollars.

He sat, with his back against the edge of his board table, glaring through his glasses, first at one and then at another, trying to appraise the various degrees of culpability. Bolton tipped back his chair, his head against the board wall, rested his heels on the first rung of his chair, and hung his hat on his right knee.

"Mr. President," said he—there was a faint hint of irony in the emphasis—"the Pardita Sugar Mill Company is offered fifty thousand dollars for a tract of cane land, and it seems to me that we ought to sell."

"What?" Hudson took off his glasses; the sides of his long nose rose and fell like the flanks of a dog scared by the scent of a wolf. "Why, the cane on that land is worth a hundred thousand dollars! Sell that land for fifty thousand dollars? Hardly!"

"I believe," suggested Bolton casually, "that we three"—he included Señor Madrigal and Miss Millard in the gesture of his left hand—"are a majority of the stockholders—and hold a majority of the stock! We are agreed that this land should be resold to the original owners for fifty thousand dollars, that fifty thousand to be paid out of the present crop."

Hudson looked venomously at the restful young man, glanced sharply at Madrigal, then turned squarely on the girl. Sitting up very straight and angrily, he thrust his long forefinger at her and demanded:

"Do you know what you are doing?"

She quailed for a moment, as she might have done in the Seminary when her Latin blunders were held up to the scorn of the class.

"Why—I guess I do."

"I guess you don't!" he snarled. "This land is worth at least two hundred thousand dollars. You are a stockholder in the Sugar Mill Company and are being told to vote to sell this tract—cane and all—for fifty thousand dollars! You would be simply giving away twenty thousand dollars of the value of your stock."

"Professor"—Bolton did not quite conceal an incipient grin at the corners of his mouth—"if this land is worth two hundred thousand dollars will you please explain to Miss Millard how you happened to sell it to yourself for ten thousand?"

Bolton's chair suddenly came forward and the legs hit the floor with a thump. He leaned toward Hudson with sudden concentration in his eyes and leveled a hand tense with muscular strength toward him

"By your own confession you have stolen one hundred and ninety thousand dollars from the people you persuaded to go into the Cuban Sugar Land Company. Here are three witnesses."

Relaxing as suddenly, Bolton again tipped back in his chair and, smiling, ironically remarked:

"Professor, do you happen to know that for a time I sought the elusive shadow of wisdom in Cornell? And did anyone ever mention to you that Señor Abrogardo, Judge of the Superior Court of the Province, was also a student at that institution? Further, don't you imagine your often repeated boast that you can buy any judge in Cuba might be irritating to a man like Señor Abrogardo?

"I believe—advising you as a fellow American—I should not recommend any experiments with the courts just now. If I were you, I'd vote with the majority, and then pronounce the benediction."

There was an incisive threat in Bolton's ironical tone that cut into Hudson with a fear the like of which he had never known. The meeting was over in five minutes.

"Now," said Bolton, "since the Pardita Sugar Mill no longer owns any cane land, I believe it is the will of the stockholders that cane be bought from every grower who has cane to sell—and bought at a fair price. This"—once more Bolton turned suddenly on Hudson and spoke with concealed force—"includes Valentine Montez."

Outside the office, walking down the road toward the houses, Miss Millard said to Bolton:

"Was it true what he said—that voting as I did was a loss to us?"

"Yes," nodded Bolton; "you lost at least twenty thousand dollars by your vote."

She stopped in the road; looked at him, puzzled, worried.

"And you?"

"Oh, I lost very little! I have only four shares, you know, in the Sugar Mill Company."

"And you had me vote away twenty thousand dollars?" She brought her brows closer together and looked down at the road in puzzled calculation. "And yet you pretend to be my friend!" Fury was gathering in the eyes she lifted to his.

"Easy! Easy! I have never pretended to be your friend. I have not pretended anything. When did I say I was your friend?"

She was studying him intently, trying to guess what was in his mind.

"Why did you do it?" she asked.

"So that little Colton girl you told me about shouldn't have to sit on the back porch and try to trim an old straw hat to wear to school."

He was smiling serenely, but his eyes were searching deep to catch the exact color of her emotions.

For a minute the frown lingered; the cloud of suspicion lowered. Then her lips parted in a smile; she laughed; the color came back into her face.

"Let us ride out to the Avenue of Royal Palms," she said.

XI

AS THEY rode on through a scattering group of cabbage palms, Viola Millard fell to counting the thump-thump-thumpity-thump of the horses' feet on the dry road. Bolton had not spoken for a mile. He seemed to be lost in some sort of tangled calculation.

She watched him from the corners of her eyes, puzzled over him—wished he would talk. She was vexed that he had not noted any change in her—had not commented on her appearance at all. Her broadened experience in life had been bought at severe cost, it seemed to her. In meeting people, in getting into some sort of sympathy with their problems, in the work she had been doing for wages, she had sacrificed a lot of traditional qualities that she had always been taught were essential to a "lady." She had been raised in an atmosphere which makes a girl feel that her whole being is surrounded by a sort of delicate, sacred

(Continued on Page 46)

Santa Claus Suggests
Parker Safety-Sealed Fountain Pens

For Christmas—what better gift than a ***Parker Safety-Sealed***—the fountain pen of highest development and exclusive safety features.

For the business man or woman—students—scholars—travelers—for the boys at the front and abroad—for Milady's desk or purse—there is no gift more appropriate or personal, a daily reminder of your thoughtfulness and good judgment.

Fills itself in two seconds by merely pressing a concealed, safety-sealed button.

See your Parker Dealer's special holiday display of Parker Pens in Xmas boxes. All sizes, $2.50, $3, $4, and $5

PARKER
LUCKY CURVE
SAFETY-SEALED
SELF-FILLER

Because there are ***no holes in the wall,*** the ink in the Parker cannot escape to soil hands, clothing, fine linens, dainty purses. Carried in any position—it can't leak—it's SAFETY-SEALED.

In case of accident to filling mechanism it automatically changes from a self filler to a non self filler. Cannot be put out of commission, but continues in use as a safety because there are no holes in the wall to let out the ink

Parker Pen Company
90 Mill St., Janesville, Wis.
N. Y. Retail Store, Woolworth Bldg.

REZNOR

There's a Reznor For Every Need

THESE are just a few models of the famous REZNOR Gas Heaters—The Fireplace, the Bathroom Heater and ever-popular Portable Heater.

They are all built on the same scientifically-correct principle—*Reflected Heat.*

Reznor Gas Heaters

are odorless. They do not vitiate the air. They are instantaneous. They heat the floor first and the ascending heat warms the room and aids ventilation.

The Bathroom Heater and the Fireplace are set in the wall, thus saving floor space.

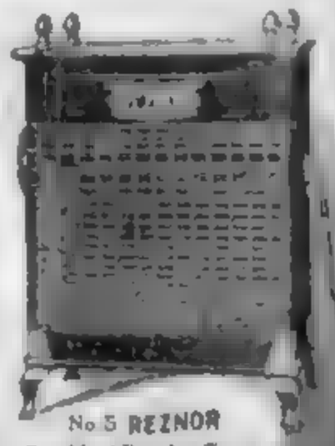
We make a heater for every need, and our factory is the only one in the world devoted solely to the manufacture of gas heating appliances.

Insist on seeing the word REZNOR stamped into the metal of any Gas Heater you buy. Its presence is quality insurance.

REZNOR Gas Heaters produce in heat energy all the heat units the gas contains, and always maintain complete combustion of the gas.

If you cannot get a REZNOR in your neighborhood write to us and we will see to it that you get one exactly suited to your needs.

Reznor Manufacturing Co., Mercer, Pa.



"Our Gift to Mother"—a

The decision is perfectly natural—if there is a lingering dou
time—but is making it a special feature during America's Elec
pictured below. And these smaller appliances—each one makes a charming g

The *Hotpoint* Cleaner is an appropriate
beautiful gift—as practical as it is beautifu

And just think how proud Mother would be to
an always-clean house.

Not clean **occasionally**—as after the semi-an
"housecleaning" or the weekly "sweeping."
always clean. Always free from germ-carrying
dust-laden air.

Very easy to do if your house is electric-wired. For
tricity (at every lamp-socket) is your willing serv

And the *Hotpoint* Vacuum Cleaner (electric)
draw up and permanently remove every bit of
and dirt in your home. Floor, ceiling—anywhe

Will do it in a jiffy, with almost no trouble.
guide it around the rooms for a few minutes
day and everything will always be immaculate

Quickly cleans rugs, carpets and floors.

And various handy attachments (described be
remove dust and dirt from all inaccessible p
like upholstering, draperies, ceiling beams, b
cases, under furniture and radiators.

All this dirt is **removed**—not brushed to a new
ing place, but collected in the double-lined ba

Yes, the *Hotpoint* Vacuum Cleaner **is** a sple
gift. And to add to the "giftiness" each Cle
bears an attractive Christmas presentation ca

There is a *Hotpoint* Dealer near you. He will g
show you how easily it is guided (swiveled
wheels); how simple to remove and empty bag
improvements); how you attach the special
ances in a jiffy; and many other special feat

And the *Hotpoint* Cleaner is fully up to the *Hotpoint* standard (over half of the electric-lighted homes of America have one or more of our Appliances).

The case is made of pressed steel, copper coated, then nickel plated and highly polished. Hence—lighter, stronger, handsomer and easier working.

Our special Ball Knob Grip fits naturally into the palm of the hand. Handle locks in any position—no stooping.

Switch button is right under your finger tips. Dust bag is double lined; easily emptied.

Air-cooled motor. No oil to drip on rugs.

Rubber-tired wheels. Rear wheels swiveled so Cleaner turns in any direction. Easily adjusted for floors or rugs.

There are dozens of other advantages—ask your dealer or let us write and explain them to you.

Hotpoint Vacuum Cleaner $25.00. Seven Attachments $7.50.
Licensed under Kenney Patents.

Yes, the *Hotpoint* Vacuum Cleaner will keep the whole house dust-free, and becau
attachments are so easily attached, there is a constant temptation to use them.
When using them this Cleaner is as easily pushed around as when sweeping.

Attaching Hose for Blowing

To remove bag, simply give it a little twist. To put the attachment on is just as easy. This is our famous dust-proof bayonet lock.

The Nozzle Cap is shown below at right. Eight feet of cloth-covered, light rubber hose attaches as shown. If not long enough a section of nickel-plated pipe is added. Now reach into ceiling corners with the Wall Brush. "Dust" portières and clothing with the Cloth Brush.

Or use Radiator Attachment to draw dust from crevices and cracks, inside the piano, etc. And all the dirt is deposited in the bag.

For blowing dust, drying hair, etc., remove dust bag and attach hose at rear as shown on the left

Slipping Nozzle Cap

Simply tilt Cleaner, roll att
into place and slide two catches
wheel the Cleaner about as
ever. An exclusive *Hotpoint*

Hotpoint Vacuum Cleaner

ubt, just let a *Hotpoint* dealer know. He will demonstrate it any
trical Week (Dec. 2–9), in connection with the Santa window display
ft, for it converts an idle lamp-socket into a source of endless comfort and satisfaction.

Hotpoint IRONS

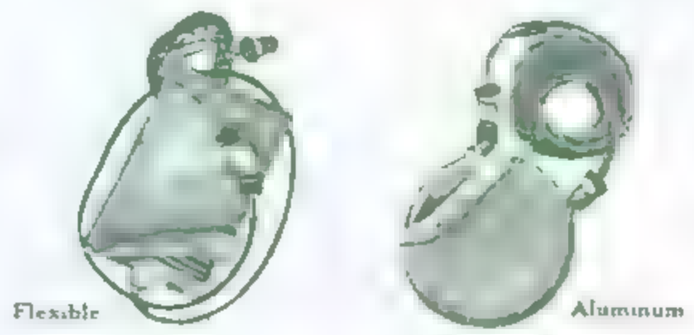
These irons make a splendid gift—heavily nickeled and highly polished and at holiday time they are in handsome holly-boxes.

And such a comfort bringer—you simply put in the plug and iron.

No waiting; no walking—no holder or stand to bother with. The point is always hot.

Standard Iron—Has set the standard for 13 years. 3, 5 or 6 pound, $4.00. Canada $4.50.

Boudoir Iron—Weighs 3 pounds, made narrow and pointed. Packed in a dainty Fancy-work Bag made of Franconia Art Fabric, $4.50. Canada $5.00.



Hotpoint SAFETY COMFOS

All the uncertainties of hot water bags, all the fussing and bother are done away with. The desired temperature can be secured instantly, and maintained as long as wanted. Being made of steel instead of inflammable material, fire risk is eliminated.

Metal Flexible—Hinged metal units allow it to conform to body curves. Polished nickel. Has removable eiderdown cover. $6.50. Canada $9.00.

Aluminum—Not flexible. 8 inches in diameter. Has removable eiderdown cover. $5.00. Canada $6.50.

Hotpoint RADIANT GRILLS

Coils glow the instant plug is inserted and you begin to cook (two operations at once). Right on the table if you want to.

Boils, broils, fries, toasts.

It's a splendid gift idea, to enable some friend to enjoy such pleasurable cooking.

Round Radiant Grill—3-heat (shown above). Two dishes, cover which is also hot-cake griddle and broiling grid, $6.50. Canada $8.50. Single heat. Same with only one heat and lower dish, $6.00. Canada $7.00.

Rectangular Radiant Grill—High heat only. Equipped with deep pan, shallow pan, cake griddle and grill, $5.50. Canada $6.50.

VALVELESS PERCOLATORS

Water starts dripping thru the coffee in half a minute after plug is inserted.

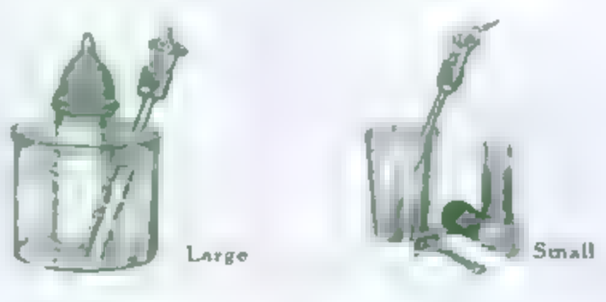
In 8 to 10 minutes the coffee is ready to pour—clear, sparkling, and always the same. No floats, valves or traps to fuss with.

Aluminum Pot—(not shown) 6-cup $6.50. Can. $8.00.

Nickel Pot—(as shown) 6-cup $8.00. Canada $10.50.

Colonial Urn—(not shown) Highly polished nickel. Draw coffee thru faucet. 9-cup $11.00. Canada $14.00.

Grecian Urn—As illustrated. Highly polished nickel. 9-cup $15.00. Canada $19.50.



Hotpoint IMMERSION HEATERS

You needn't shave with cold water if you are near an electric light socket. No trouble to heat baby's milk, day or night.

A smooth, plain cylinder, highly nickel plated, which is self-sterilizing and easily kept clean. Whatever liquid it is plunged into is heated in a hurry.

Small—Shown at right. For a hot drink, shaving water, etc. $4.00. Canada $5.00.

Large—As at left. Twice the heat. $5.00. Canada $6.00.

Crook Neck—(not shown) for dentists, surgeons, etc., for sterilizing. $6.00. Canada $7.50.

Hotpoint RADIANT HEATERS

The coils are instantly red and a cheerful glow scintillates from the highly polished copper reflectors behind them.

For supplementary heating these radiators are ideal and the most efficient yet devised. They heat economically where rates are low.

Radiant Heater—Shown at right. Two sizes, 600-watt, attaches to any lamp-socket, $6.50. Can. $8.00. 1000-watt requires special wiring, $10.00. Can. $10.00.

Radiant Library Heater—Shown at left. Requires special wiring. Made in two sizes. 1800-watt $18.00. Canada $24.00. 3000-watt size $25.00. Canada $30.00.

MODEL "D" RANGE

Six cooking burners. Baking Oven has broiler in top and baking heater below. Warming Oven. White splashers. Heat indicator in oven door. $102.50. Canada $148.00.

Hotpoint ELECTRIC RANGES

They closely parallel gas for speed; are vastly safer, cleaner and more attractive. Our open-coil, reflector burner gives very high efficiency.

MODEL "E"—Same design and construction as Model "D" at left but with three surface burners. $90.00. Canada $135.00.

MODEL "F"—Three surface burners. Baking Oven placed above. Very compact. $83.00. Canada $128.00.

MODEL "G"—Three surface burners. Oven placed below. Same type construction as above. $70.50. Canada $117.50.

MODEL "H"—Two surface burners. Oven below as in Model "G" but lighter type construction. $50.50. Canada $88.50.

LOOK FOR A *Hotpoint* STORE

Several thousand distributers will gladly tell you more about *Hotpoint* Appliances, explain and demonstrate them.

There is probably one near you—electric shop, lighting company, department store, house-furnishing store—or a drug store.

Look around for a *Hotpoint* Store—it is sure to be an up-to-date, reliable place. In about half of them you will be attracted by this Christmas Chimney in the window with Santa bobbing up and down.

But if you do not find the Store easily, just send check to our nearest office and items will be shipped prepaid.

HOTPOINT ELECTRIC HEATING COMPANY

Ontario, Calif. Chicago New York London

CANADIAN HOTPOINT ELECTRIC HEATING COMPANY, LIMITED, Toronto, Canada

His First "Michaels-Stern"

See to it that your boy who is putting on long trousers this Christmas, will have as a lasting recollection of his first "man's clothes"—a suit that combines the manly qualities of good service, good looks and good value. See the

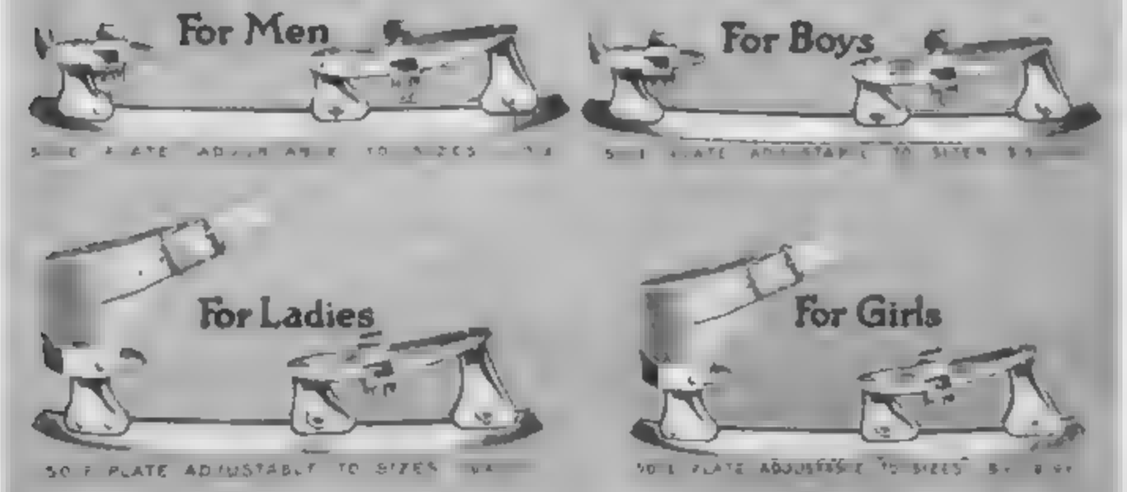
MICHAELS-STERN
Special Young Men's Models
at our dealer's in your town.

Fifteen to Thirty-five Dollars

The Style Calendar for Fall is charmingly illustrated with pen and ink drawings. Send for it.

Michaels Stern & Co.
Largest Manufacturers of Rochester-made Clothing
Rochester, N. Y.

CONRON
Extension Ice Skates



Made in Rocker, Hockey and Semi-Hockey Styles (Illustration shows Semi-Hockey type). The sole plate is adjustable to any size, as shown by the dotted lines, so that a Conron Skate **always fits perfectly on any shoe.**

One size for men—one size for women—one size for boys—one size for girls. "The skate they never outgrow."

The Conron Extension Skate can be adjusted in a jiffy to any desired size. Simply loosen two nuts and the sole plate slides easily on the runner. Tighten the nuts and you have a rigid skate "made to order" to fit *your* shoe.

Prices $1.00 to $3.50

Most hardware dealers sell Conron Skates. If yours does not, send us $1.00 (for Ladies or Girls $1.50) and we will send you a pair, prepaid. State size wanted. Take a pencil and measure your shoe as shown in Fig. 1. Send us the measurement and we will send you the right size. Your money back if you are not delighted. Our catalog shows other Conron Skates. It's Free!

CONRON-McNEAL COMPANY, Dept. A, Kokomo, Ind.

(Continued from Page 43

peach fuzz; and that, if even a well-meaning but rough hand accidentally brushes her, her exclusive virginal ladyness is damaged forever.

Naturally the contact with all sorts of people which she had voluntarily sought since her first trip to Cuba, and especially the fact that she was earning her living, made her wince many times when she remembered her traditions. And, having made these sacrifices because he had advised —— Oh, no; she had not! She began to blush at the very self-accusation of it. She had done it because she liked to—really she had! It was living; it was working out where the river passes instead of sitting, with prim feet, at the edge of the little trinkling brook.

But she did wish he would say something about it. She knotted the end of her bridle rein and slapped her horse with the knot sharply. The horse jumped forward. That brought Bolton to consciousness of her presence.

"Seen any sunsets lately?" He looked round at her and smiled.

"Yes; one every day—when it is not cloudy!" She needed to be appeased for this long silence. "Mr. Bolton," she asked when he showed signs of drifting back into his silent calculations again, "just why did you force Mr. Hudson to sell that cane land back to the old company?"

"Oh, that was a part of a deep-laid scheme to enrich myself," he answered soberly. "It was purely selfish."

"I don't believe it!"—emphatically.

He threw up his head and laughed—laughed as he had that first evening by the Palms.

"That's right! You have improved—wonderfully! The man who most sincerely and generously wants the widows and orphans to get good dividends out of the P. & G. also has some stock in the P. & G. He is a better friend to them because he has. The man who tells you he does not care a hang for widows and orphans—that he wants the P. & G. to buy rolling stock instead of pay dividends—may be supporting a whole fresh-air colony of them across the bay. It is the fellow who hasn't a bit of interest in the world but to see fair play; the fellow who doesn't get a dollar out of it, goodness knows!—who doesn't want any office—Lord, no!—who doesn't want to be even mentioned in the papers—gracious, not a word!—that is the fellow widows and orphans should always allow to follow his own philanthropic obscurities without their financial assistance!"

Viola laughed. She liked that humorously philosophic mood in him.

"Isn't life queer?" she said, giving the conversation a little more pointed personal turn. "People can go on for years—round and round in a little circle—thinking they are superior and that that is life. Then, all at once, something hits them, and they find that they haven't known any more of the Tree of Life than a worm which nibbled an edge of a leaf."

"Good!" He looked round with an admiring smile. "I knew there was a brain cooped up in your head. I saw it peeking out through the pickets. Tell me about it."

They sat on a fragment of the foundation of the old Spanish mansion at the end of the Avenue of Royal Palms. Their horses were tied to shrubs a little distance away. Bolton had remarked:

"I won't hitch them to a palm—it would be an insult to use a king for a hitching post; and they would clutter the landscape away."

He looked—as often as he could uncaught—at the girl beside him. She was relaxed. Her hair was blowing freer and freer, the west wind pushing it back as it did the foliage of the great palms above them. Her lips were slightly parted—full and warm—and in the eyes for the moment no longer lurked the poison of suspicion.

"Of course I know," she said, "there are men who will take advantage of the ignorance and helplessness of women. I know there are bad ones. But, somehow, I don't believe they are all bad and dishonest, as I did when I was here before."

"Faith can stand some hard licks and survive, can't it? Even when not well founded." He chuckled. "Harve Bartlett, a neighbor when I was a small boy, was very religious, and believed implicitly that the Lord directed his daily affairs—sent the rain, the drought, the bolt of lightning, made a big yield of potatoes for him, or sent the cholera on his hogs.

"One spring a terrific freshet washed out a quarter of a mile of his bottom fence. I went across the field to see if I could help. Stray cattle were in his corn, and Bartlett was angrily chasing here and there trying to keep them out and at the same time get up some sort of temporary fence.

"'I tell you, Emory,' he blurted out, wiping his sleeve across his forehead, 'take the Lord Almighty up one side and down the other, He does about as much harm as He does good!'

"But the next day, after the damage was repaired, he was thanking Providence for not having washed out more fence.

"I'm like that about life. It may bring along as many hisses as bouquets, and even more; and yet there is a lot in it. To-day I would not swap the knob Fate's brickbat made on my head yesterday for an armful of American Beauty roses."

The sun had disappeared quickly behind a far-distant strip of mango and mahogany trees. The sky flamed gloriously during the brief moments before dusk. Bolton sat very still. His hat was on the sand by the rock; his hands folded over one knee—his face pensively alight. As if his reverie was suddenly broken by a remembrance, he turned to the girl:

"Do you see anything in the sunset now?"

"Yes," she answered humbly.

It had seemed like a great flaming portent of some sort—sorrow or joy, life or death; but terrible—ecstatically terrible, whatever it might be.

"It is not the end of another hateful day?"

"No." She quoted, in an intensity of softness: "'The day is not dead; the light is marching on, leaving cool, sweet shadows to me.'"

Viola was late for dinner; but they had waited, of course. Dinner was served under a trellis in the patio. She lingered at the table until Josephina went to her room to prepare for some local *fiesta*.

"Señor Madrigal"—Viola spoke seriously—"do you know Señor Bolton very well?"

The Spaniard studied her face a moment without seeming to see her.

"Señorita, that depends on how you inquire. If it ees where he was born, how many relatives, how much or how little moneys"—he shrugged and waved his hands upward—"I know nothings. But if it ees of Señor Bolton's mind, hees heart"—he touched his side—"I know much."

"And what do you know?" the girl asked pointedly.

Madrigal sat contemplating the glass before him. His eyes lifted to the trellis. He remained pensive a moment.

"That, señorita, one must learn for herself. Señor Bolton is not the same man to me that he would be to the señorita—or the same to either of us that he is to Señor Hudson. That is why, *mia bonita* Viola, we can take no one on the faith of another."

Bolton was in a sort of glow, suffused with a half-conscious sense of something delightful having happened, as he rode up to his shack and turned the horse over to the Cuban boy. His mind had been busy with the problems of his cane and the schemes of his enemy. But his heart had been elsewhere.

He lingered a moment on the porch, enjoying the soft mild warmth of the night and the bright stars.

Then, looking toward his field, as he did a hundred times a day, far down by the southwest corner he saw a light. It brightened as he gazed; a dense cloud of smoke began to roll up. In a flash every feeling, every thought was gone—but one. His cane was on fire!

XII

BOLTON leaped for the door of his shack. In a dozen seconds he had a motorcycle in the yard, with a hand fire extinguisher tied back of the seat.

This was his own idea; and never was there a better chance to try it or more desperate need for it to work.

A mile and a half away—at the corner of his long field of cane—that spot of red grew bigger and bigger, like the eye of a great consuming dragon; and the ominous black smoke piled higher and higher.

There was a chuck-chuck as he shoved the motorcycle out and leaped on. Down the road that skirted his cane he sped, reeling, whizzing, bouncing over the uneven and badly broken road. In three minutes he was there. Most fortunately the wind was almost still and the fire had not spread half a dozen rods. In five minutes it was out.

He stood looking at the yet smoking, blackened hole the fire had eaten in the corner of his cane. The stalks, stripped by the flames, stood bare and black in the starlight. He drew a big, fresh breath, the first in eight minutes.

"That was fortunate!" he said. "Certainly luck was with me this time."

Then he remembered that the signal bell on the watch tower had not rung. If he had depended solely on his watchman and the fire fighters, where would his hope of wealth have been by midnight?

He carefully examined where the fire started and how. It was set. He knew that in two minutes of investigation. Returning by the watch tower, he found his watchman gone.

Bolton went back to his shack, leaned his motorcycle against the porch, went in, and came out a moment later with a revolver buckled round him.

The motorcycle chucked back across the fields to Pietro Morengo's. There had been more than one clash between him and Pietro. Without any evidence at all, he knew Pietro had set or caused that fire to be set. With his left hand holding the motorcycle, Bolton kicked on the Cuban's door. His right hand was on the butt of his pistol.

The door opened slowly. The Cuban, still dressed, stood looking out suspiciously at his visitor. One hand was behind him, and Bolton knew it held a machete.

"Señor Morengo"—Bolton spoke with ironical lightness and in Spanish—"I have just put out a fire in my cane. Perhaps it will be well for you to instruct all your people to-morrow to watch very, very carefully for fire in my cane. Say to them: 'If fire should start in Señor Bolton's cane—no matter how—your good Pietro will pass swiftly from this vale of sugar, and he will be so full of lead when he passes that his pallbearers will faint by the wayside.'

"*Adios*, Pietro. Be good until we meet again, else you will take a sudden journey to where fires are already lighted for you."

Bolton rode off into the night, leaving the Cuban standing, a dim, malignant black shadow, in the doorway.

"That was a fool thing to do!" Bolton said to himself as he sat on his porch thinking things over. "A threat is merely a devil's dare. Eighteen times out of nineteen it works exactly the wrong way. Certainly it was a fool thing to threaten one like Pietro—a man whose very instinct is for darkness, a soft step and a long knife."

Bolton took his motorcycle and his revolver to the watch tower, built, like a martin's nest, on four legs and reached by a ladder fifty feet high. He would stand guard until morning and then get a new watchman. His old one had either met with treachery or was a tool of Hudson and Morengo.

Six hours on a little board platform under the tropical stars affords opportunity for a lot of thinking; the sum of which was that the uncertainty ahead was as thick as the cane below. He was a long, long way from that coveted hundred thousand dollars and years of freedom in which to follow his impulses. Hudson was not beaten. He would not quit fighting at the first tap on the chest.

Bolton had twenty thousand dollars of borrowed money in that canefield down there in the dark, and it was due this year. If he had been away an hour longer, by now that twenty thousand, and sixty thousand more, would have been a mere dense cloud of smoke stifling this sweet night air. A match in the night, in any one night for months, and it was all over—or might be. And he had a life-and-death enemy in that treacherous Cuban over yonder.

And then he fell to musing on the Avenue of Royal Palms—the sunset—and the ride in the dusk.

Daylight came and most of his musings disappeared. He would get a reliable watchman and push the cutting of his cane. Every load he got in would be that much toward safety.

Best of all, when he went to the village office the next morning and got his daily Havana Post, he saw by a glance at the corner of the front page that sugar had gone up sixty-five cents a hundred in a single night! The war was raging; it began to tell on the sugar market. It was now four dollars and fifteen cents in Havana. That meant riches for the sugar growers and the mills. If it went higher the riches would pile up dizzily. It cost just so much to strip and haul and grind the cane. Every cent the market went up above that cost was pure gain.

He stopped in at the mill to speak with Collins about unloading. His cartmen had complained the day before they had been unfairly delayed. Two of them quit, giving as a reason that "Señor Bolton's cane would not unload."

Collins, whatever defects he might have had as a suitor, was an efficient superintendent and had a ready eye for the main chance.

"Collins," said Bolton pleasantly, "perhaps you have heard that Mr. Hudson does not hold a majority of stock in this mill. I hold a little myself and others hold more. Now if I were you I should grind the cane as it comes, giving every man an equal show—except when there is a fire. Then I should lay off everybody and grind on the burned cane as long as it is good.

"And, not to be too modest, allow me to suggest that the path of glory and gold for the superintendent of the Pardita Sugar Mill lies along the line of suggestions offered from time to time, free, by Señor Emory Bolton."

He grinned as he said it, but the shrewd Collins knew he meant it; and he was inclined to believe it.

"I'll see, Mr. Bolton, that your men get their turn at unloading. By the way, did Mr. Hudson tell you we have cut our price for cane to three per cent?"

"Three per cent!"

Bolton came round as though jerked. That was ruin for the canegrowers. The war was on in earnest. Hudson meant to force every canegrower to sell his land to the mill at the mill's own price.

Collins nodded and turned away to direct the loading of a car with sugar. Bolton got on his horse and galloped off to the north.

"Señor Madrigal," he said, coming at once to the issue, "will you and Miss Millard come to Pardita at two o'clock to-morrow afternoon?"

"A stockholders' meeting?" The Spaniard's brown eyes looked reflectively into the American's.

"Yes," replied Bolton.

"The object?" courteously inquired Madrigal.

"To raise the price of sugar cane."

For just a moment the Spaniard stared; then slowly his lips parted, showing his even teeth. There were crinkles round his eyes; then he broke into a musical laugh.

"Now I understand," he said, "why Señor Bolton so generously wished me to keep one-third interest in the cane land."

Bolton joined in the laugh.

"You deserved it, anyway. You will come to-morrow?"

"I will come to-morrow."

He was still laughing in a mild, subdued way when Bolton was gone and Señorita Millard happened into the patio.

"*Bonita* señorita," said Madrigal, "as you Americans say, Señor Bolton will—will get —— How do you say?"

"Will get his?" suggested Viola.

The Spaniard chuckled and nodded.

"That ees eet. Señor Bolton will get his own."

And Señorita Millard went away, her mind full of speculation—and doubt.

XIII

THE second meeting of the stockholders of the Pardita Sugar Mill Company was more of a surprise and annoyance to the president than the first.

Hudson, in his swivel chair, alternately extended and drew in his long legs, dragging the heels on the pine floor. He looked questioningly from one to another; but even Viola Millard did not know the purpose of this meeting.

"Mr. President"—Bolton was running over a memorandum, checking up the items with his pencil—"it seems to me, in order to be fair to the canegrowers, the Pardita Sugar Mill ought to raise the price of cane.

"The cane is yielding twelve per cent sugar; we are paying the grower three per cent. To give the grower one-fourth of what he raises seems a trifle overgenerous—to the mill.

"We are making round nine hundred sacks of sugar a day—three hundred and twenty-five pounds to the sack. At four dollars—the market is really above that—it means eleven thousand, seven hundred dollars a day. Now it hardly seems, as the mill burns the dry cane pulp and so pays practically nothing for fuel, and we employ only thirty men, that our expenses would run eight thousand dollars a day—or even eight hundred dollars.

"I like to get rich fast, but this makes me dizzy; and, to save an apoplectic fattening on the part of the stockholders of the mill,

(Continued on Page 50)

THE HARP

"*The Soft, Fresh Glory of a Harp*"

THE harp can easily be learned, is most fascinating and possesses a magnetism all its own. It is found the world over in cultured musical circles. No music room is complete without a harp.

Harp playing is a valuable accomplishment for a young woman. Engagements may readily be obtained from Churches, and for Concert work; besides Orchestral playing.

We shall be pleased to furnish names of harp teachers upon request.

The new Style 22 is the most modern of Harp forms. It touches the spirit of a beauty almost Greek. Exquisite craftsmanship, a remarkable poise and finish characterize this instrument.

Our catalogue contains many reproductions of harps—each a dignity, an inspiration to a home. You would do well to send for it. It is very beautiful.

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You use more current for lights and operate your starter more frequently in cold weather, yet you do little of the kind of driving that keeps your battery well charged.

The Automatic Switch enables Connecticut Automatic Ignition to conserve battery current at all times and prevents waste through oversight or neglect.

The device shown here identifies this switch and marks the cars equipped with Connecticut Automatic Ignition.

This is the "Device of Efficiency."

CONNECTICUT TELEPHONE & ELECTRIC COMPANY
Meriden Conn.

Southern California

THE MOTORISTS' PARADISE

3,736 Miles of New Highways

Most Perfect Roads in the World

IN SOUTHERN CALIFORNIA, "The Motorists' Paradise," are found advantages that do not exist elsewhere in the world—wonderful climate, beautiful scenery and sunsets, in combination with a system of the most perfect highways in the world, developed so that unobstructed travel between all points of interest is a delight.

Permit your fancy full play and let us take an imaginary "spin" over a portion of this wonderful boulevard system, in bright sunshine and balmy air.

We are motoring on a boulevard 3,736 miles in length, long enough to reach from Maine to California, and as smooth as New York's Fifth Avenue. It cost an average of $10,000 a mile.

We glide along for hours with a smoothness of motion hitherto undreamed of, for long stretches. It might be France. But the road is better than the French highway, because it is largely built of cement with asphalt surface, and there is no dust. There are mountains of asphalt in California.

We wind through a country of varied beauty and grandeur. Its gardens suggest England and Japan; the mountains Switzerland; and the seashores the south of France.

We are always within easy reach of one of the world's best hotels. We pass through a city of beautiful homes, "midst oceans of flowers," and in a few minutes are climbing a snow-capped mountain. Near its summit are beautiful lakes teeming with trout. We are on the "Rim of the World," thousands of feet up, and can motor for scores of miles along the sky line.

Below, like a great topographical map, lies a magnificent valley, growing almost every variety of vegetation known. We descend to a fragrant, rose-bordered orange grove—we drive through it—then among acres of lemons, grapefruit, figs, apricots, peaches, plums, California walnuts, great patches of strawberries—which yield luscious fruit every day in the year—next through a vineyard suggesting Italy, enclosed by stately palms which remind one of Egypt and the Nile—then past a vast tract bearing olives.

We swing to the right and twist and turn through a remarkable canyon. We emerge by the sea. A glorious spectacle opens out before us! Is it the Riviera? Surely Mediterranean's shores could be no more beautiful. We travel scores of miles to the music of the surf, drinking in the refreshing semi-tropical sea breeze.

We stop for luncheon beside an old mission. On we go, under the branches of live oaks and the lacy pepper trees with their jewel-like berries. Ahead is a famous golf course, behind which lie rolling mountains resembling the Trossachs in Scotland. Two of the world's best players are deciding a match. Further on is a polo field which attracts the world's best known teams.

Now a strange figure approaches — a Hindoo in his quaint native attire. He is followed by an American Indian arrayed in his war paint, a turbaned Turk, an Igorote, then a picturesque group of mounted cowboys in full cry chasing a band of fleeing road agents who have just held up the historical treasure coach! The dragon-fly form of an aeroplane hovers gracefully overhead.

But don't be alarmed, Friend Motorist, there is no danger. The painted Indians, dashing cowboys, head-hunting Igorotes and turbaned Turk are from some of the dozens of moving picture companies which operate here because the United States Weather Bureau has assured them that in Southern California they will find more days of brightness when brilliant pictures can be made than in any other place in the land. The aeroplane, which is piloted by an Army officer and may be a hundred miles from its base, is from the Government's flying grounds, located here because this land is most free from wind and storm.

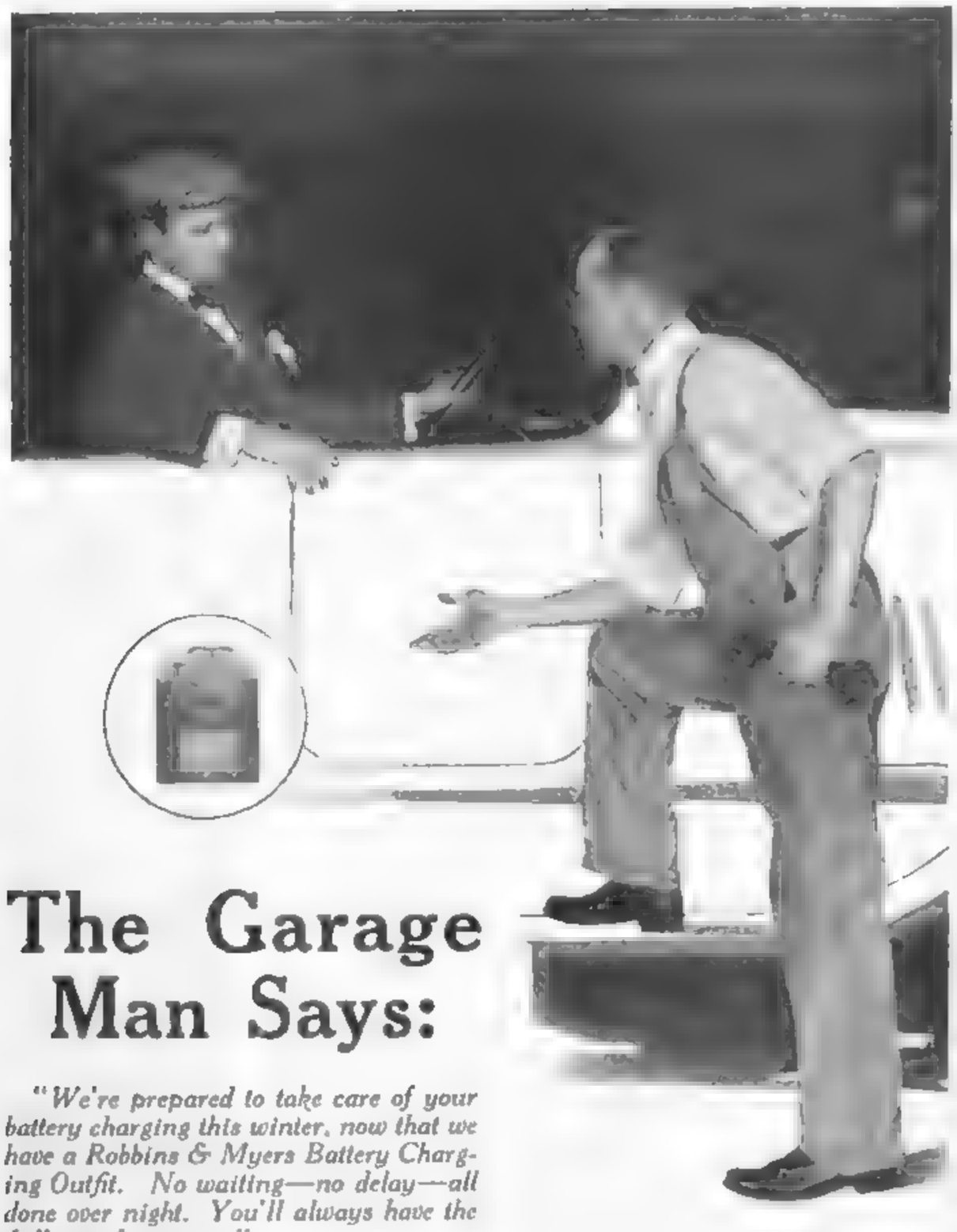
For five weeks we may continue to do 100 miles a day within the borders of this wonderful section, with new interest each day, without doubling on our track. What other country offers motor trip features like these? Where else is a climate that permits all-year sports and pastimes under such conditions?

Yet this country is not expensive. Thousands who must think of time and costs spend their vacations here. For in addition to the wonderful motor roads there are over 1,000 miles of the best electric interurban railways in the world, also reaching points of interest, including the tops of mountains.

Plus all Southern California's advantages are the modern trains de luxe from the East. No other playground is easier of access; at most you are but a few hours away, and that time is further shortened en-route by absorbing scenic interest.

Everyone contemplates coming to this beautiful all-year playground some day. Better come now while the roads are new. You may bring your own car or you may hire one here at a reasonable figure.

A comprehensive map is now in press, showing these great motor highways; also a handsome illustrated booklet describing some of the many beautiful things which you may see along these wonderful roads, and containing information to aid you if you contemplate a visit to this section. The Automobile Club of Southern California will mail one of these maps and a copy of this booklet to any inquirer addressing the Club at either Los Angeles, Pasadena, Riverside, San Diego, Santa Barbara, San Bernardino, Long Beach, or El Centro, California.



The Garage Man Says:

"We're prepared to take care of your battery charging this winter, now that we have a Robbins & Myers Battery Charging Outfit. No waiting—no delay—all done over night. You'll always have the full use of your car."

SHORT runs and frequent stops don't give the battery a chance to "catch up." Soon there's trouble with the starter, lights or ignition—a car out of commission.

Avoid all this and also prolong the life of the battery itself by having it charged occasionally with a Robbins & Myers Charging Outfit. The plug on the motor cord screws into any lamp socket. Operated by simply turning a switch.

The outfit regulates the rate of the charge to the state of discharge of the battery. Floats on the battery without injury when the latter becomes fully charged.

All done between the time you leave your car for the night and are ready for it next morning.

Garages, Dealers, Jobbers

In addition to the small size for individual use, there are larger sizes of the Charging Outfit for Public Garage Service.

To charge a battery this way costs only about one-fourth as much as the old way with resistance or a bank of lamps. A money maker *for you*—a satisfaction builder *for your customers*.

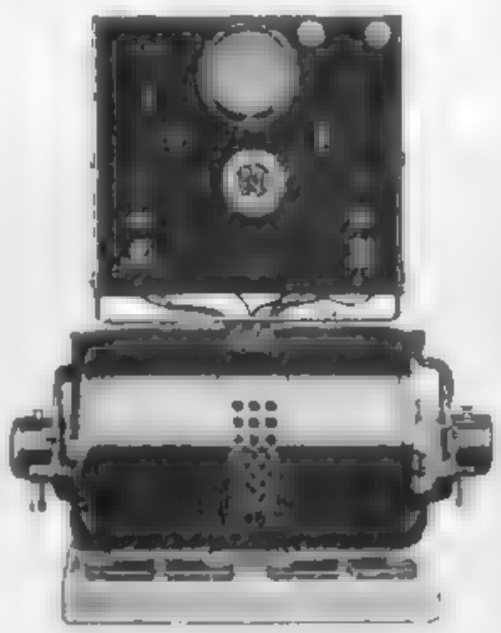
To jobbers and dealers who handle the Outfit for resale we allow a liberal discount. Write for full information.

Retail prices range from $46.00 up. For operation from any direct or alternating current lighting circuit. Robbins & Myers quality throughout—the result of twenty years' leadership in fine motor building.

THE ROBBINS & MYERS COMPANY,
Springfield, Ohio

Branches in 9 Principal Cities—Dealers Everywhere

The World's Largest Exclusive Manufacturers of Electric Fans and Small Motors



Small Outfit for Charging One Battery at a Time.

Robbins & Myers
Battery Charging Outfit

(Continued from Page 47)

I move you we increase our price for cane from three per cent to eight per cent."

It was lucky that Hudson was lean, else there would have been a case of apoplexy right on the spot. He opened his mouth wide, his lips peeling back until they showed yellow teeth. He took off his glasses and dropped them nervously on the floor and forgot to pick them up.

"Eight per cent!" He was opening and shutting his hands so that the fingers scraped over his knees. "Eight per cent!"

Bolton nodded. He had returned his memorandum to his pocket, crossed his legs and folded his arms.

Hudson looked wildly from Bolton to Madrigal, and then desperately at Miss Millard. A man who has just discovered a rich vein of gold in the absent owner's mine could not be more horrified at his sudden return than was Hudson at this turn in his get-rich-quick scheme.

Bolton was right. The mill was clearing about seven thousand dollars a day and would increase that as the price of sugar continued to soar. Then, to have his own stockholders come in and snatch away a big part of that profit and turn it over to those damned Cuban canegrowers—that was horrible!

Hudson centered his attention on Miss Millard. The proposition had evidently surprised and puzzled her. He clutched at this one hope.

"It can't be done!" The long face drew down longer; the wrinkles at the sides of his nose became channels; his eyes assumed the tragic look of utter ruin. "Gentlemen—and ladies, this raise would bankrupt us in a week. It is impossible! It can't be done!" He grew more agitatedly emphatic. "It shan't be done!" He rose and slapped his fist into his right hand with a whack. "I won't stand it! It shan't be done!"

"Perhaps it may," said Bolton mildly. "I have made the motion."

"I second it." Madrigal lifted his right hand in an approving gesture.

"Miss Millard"—sweat was oozing from the lean, oily face of Hudson—"Miss Millard, you are being hoodwinked. This is a holdup—a steal! First, they force the company to part with valuable land—for a price that one crop of cane would pay twice over; then they come in here and raise the price at which this cane is to be sold to the mill to three times its worth. There is money in raising cane at three per cent. No mill pays over five per cent.

"Don't you know, Miss Viola, it is because this renegade, Bolton, this confessed blackmailer and swindler, has cane to sell and practically no interest in the mill, that he wants to force this steal through for the canegrowers? And Madrigal—well, Madrigal has got a finger in the pie too. You and I are the ones to be ruined by the move."

Viola Millard looked from the excited, frantic Hudson to the half-smiling Bolton and then to the perfectly self-controlled Señor Madrigal. It did sound to her as though Hudson had the best of the argument from the mill's standpoint. And all her interest was in the mill! She had made one sacrifice for the stockholders back home and she did not feel the necessity of another.

"Question!" demanded Bolton.

The president put the motion—the force of parliamentary habit made him do that.

"Yes!" voted Bolton.

"Yes!" voted Madrigal.

Hudson turned to Viola Millard. His face was a sickly yellow. His eyes seemed suddenly bloodshot. His loose lips wagged up and down in desperate fear, like a gasping fish.

"Miss Millard?" The tone was beseeching, begging.

For a minute there was perfect silence in the office. It was so still the creak of cart wheels came in from the road a hundred yards away.

The girl looked uneasily at Hudson; bit her lip; looked a moment at a machinery calendar over the desk; turned her eyes on Madrigal; then looked at Bolton, seeking help in her decision. But Bolton was looking in utter casualness through the doorway at the cartload of cane that creaked up the road. He did not meet her eyes at all.

Viola's face grew hot and then cold. Her heart pounded. It sounded to her as if she was giving away thousands of dollars if she voted Yes. But Bolton wanted her to vote that way. He had not asked her, had not mentioned it to her, was not even looking at her; yet she knew he depended on her or he would never have called this meeting. But was it not for his own profit?

Again her eyes went from one to the other, a half-pathetic appeal for help in them. Bolton did not meet them. For all his quietness it was the tensest moment of his life. He waited for that vote in a sort of hypnotic state of hope. More than a fortune depended upon it.

When she hesitated so long he grew uneasy inside; but never a twitch of a muscle or the shifting of a glance. He wished he had been a little more explicit with her; had asked her to stand by them.

"Miss Millard"—Hudson could not stand longer suspense—"you vote No, do you not?"

"I vote Yes." The answer came in a swift, breathless tone.

Madrigal and Miss Millard left the office first. Bolton lingered to add a word of emphasis.

"I would make the change in price today," he suggested. "Otherwise I shall have to go to Señor Abrogardo, of the Court of Appeals, and ask for a receiver for the company. And I assure you that once you get into court you'll never get out with a sugar mill on your back."

Outside Viola Millard had lingered until Bolton came. The longer she thought of it, the more she resented the situation. She was mortified to think she had voted against her own interest purely to please him. Why had she done it?

It was not only a foolish business move but an open, brazen confession that he was influencing her actions.

Moreover, as always when mortified by one's own actions, she began to lay the blame on him and to build up suspicion. Had she not been fooled by the other men she had trusted? Why did she believe in this one? What evidence was there? Everything he had done, almost, was plainly and confessedly from self-interest.

When she saw him coming she hastened to her horse and galloped away to show him she had not been waiting for him. In a few minutes he was riding by her side.

"Well done, Miss Millard! I appreciate that vote more than you know."

"I should think you would!" she said in sudden sarcasm. "I see now why you wanted it. It is very nice to make a fortune—off other folk."

"Yes?" He laughed. "It is rather gratifying to share in prosperity, isn't it? And especially pleasing when you take it away from the fellow who is trying to steal it from you."

"Mr. Bolton"—she half turned in her saddle and faced him with burning face and biting eyes—"tell me, once for all, exactly why you did this thing!"

"Easiest matter in the world: I had one thousand acres of cane to sell, and this will more than double my returns from it. I wanted to get rich."

"Well, is not what you gain taken from the profits of the mill?"

"Sure!"

"That means that I lose a lot of my profits?"

"About two-thirds of them."

"And you did that—made me poorer and yourself richer—and asked me to vote with you!"

"Easy! I did not ask you to vote at all."

Her temper rose higher and higher. This man openly confessed that it was a selfish move.

"Do you know," she said with fierce resentment, "what I think of you?"

"Yes," he replied very seriously, and looked away.

"And you don't care?"

"I do care! Very much! I am glad of it."

"Glad I think you a rascal? And—and ——"

She was biting her lip; and suddenly she struck her horse into a gallop to escape crying before him.

XIV

BOLTON went to sleep that night with the happy relaxation of problems solved. He had beaten Hudson on every score. At eight dollars a ton his cane crop meant a fortune. Even the vision of Viola Millard riding away with angry uptilted head made him only smile.

In the night he woke. He came up to a sitting posture suddenly, listening.

Ding-ding-ding-dong!

It was his fire bell; no doubt of it. Two minutes and he was in his clothes and out of the door with his motorcycle. But with one glimpse of the field he knew his hand extinguishers would be as futile there as a

cup of water. He was too late! Already the heavy black smoke, lighted to a dull red, boiled up to the sky and drifted overhead. There was a stiff wind from the south and the flames, leaning forward, leaped with consuming tongues into wider and wider circles of the cane.

His fire fighters were already there twenty of them. Bolton dropped his motorcycle in a burned spot and joined in the fight. They ran ahead and tried to clear wider sections at the dividing lines which separated patches of cane. They attempted to backfire. They fought with heavy palm leaves, beating at the weaker spots of the fiery circle; but the wind sent the flaming tongues leaping over their gaps, and their backfires got away from them and made new ones.

They fought desperately. They were blackened and singed and scorched. They fought until breath was gone, until, smothered in the dense smoke, they had to run to one side for air. Then back they went, fighting, smothering—fighting and running for air again and again. But the fire ran on in hellish glee, filling the heavens fuller and fuller of that dense, swiftly moving cloud of black smoke, lighted to a dull angry red by the reflection of the flames.

In just an hour Bolton stood at the end of his field in darkness. The fire was out. There was nothing more to burn. Here and there was the smoldering, dull glow of a log or stump left burning. His cane stood black and stark-naked in the dim starlight—ruined. A hundred thousand dollars burned in one hour!

The men were gone. There was nothing more to do. Bolton, blistered and black and grimy, staggered into his house, not even closing the door behind him, and fell exhausted on the bed.

He knew he ought to be up and organizing a force of canecutters. All that could be cut and ground in three days—before the juice began to sour—would be saved. He had about twenty men. He might get more. They could save several hundred dollars—maybe a few thousand dollars' worth of cane.

But that—bah! It was nothing. His fortune was gone. Let it go! He was too tired, too miserable to stir, even to save that little. The transfer of the Sugar Mill's land back to the original stockholders had not yet been completed. It was still under the control of Hudson. It would be futile, of course, to ask for the hundred canecutters there to help with the burned cane. It was customary, when one man's field burned, for all other growers to help him cut; but custom meant nothing to Hudson—even if it was a generous custom.

At the best he could not get together more than thirty or forty cutters. Maybe he could do something in the morning; but what was the use of trying to save seven hundred dollars out of a hundred thousand? Let it go! And again he fell asleep.

When he opened his eyes it was still dark. He was only sure he had been asleep by that tense, listening, wide-awake feeling which comes from sudden waking. It was dimly in his consciousness that some noise in the yard had wakened him. He lay perfectly still, listening. Then he heard the faint shuffle of slipping feet.

In the fight with the fire and his exhaustion afterward, he had forgotten his threat to kill Pietro Morengo if the cane burned. Now it came back. This was Pietro, with the big arm, the black malignant face—Pietro of the slipping foot and the long knife—come to settle the score first.

Bolton was awake in every nerve now, but did not move a muscle. His eyes were on the doorway. He had not been sure whether the sound came from outside or inside the door. If outside he might reach his gun; if inside it meant only a few moments of desperate hand-to-hand struggle, the chances all with the Cuban.

The slipping feet had stopped. The other man was listening as intently as Bolton.

A minute of silence passed, and Bolton seemed to hear a million little noises in that minute, but not the sound of a breath or a movement to tell him how close the enemy was to his throat or heart.

Then, faintly, he heard the slow, cautious shuffle of a foot on the floor.

XV

BOLTON'S every muscle was ready for a spring, but he did not rustle the sheet over him or breathe. The sound came a little more distinctly. The slipping feet were outside the door on the porch and were moving away. There were voices at the edge of the yard. Pietro had confederates!

Bolton got noiselessly out of bed, slipped to the corner of the room and got his gun. He returned to bed, the pistol in his hand, resting in front of him so that it covered the door. He would still pretend to be asleep when they returned.

Then he perceived in the east a faint gray streak. Daylight was coming. Once more footsteps approached the door, this time unmuffled.

"Señor Bolton?"

It was Montez, on the porch. Bolton slipped the revolver under the pillow, rose and went to the door.

"Yes, Señor Montez."

"I deedn't want to wake you. But maybe you better go to the meel and talk to them about grinding your cane."

"My cane?"

The night of flame and darkness, of loss and ruin, was just struggling back to his consciousness.

"Yes, señor. The cutters will be here directly, and the cartmen. We will cut much cane—if the meel will grind it."

Then Bolton knew. His old Cuban friend had been out all night gathering canecutters and cartmen, to save as much of the burned cane as possible. Good old Montez! Dear old chap!

"The mill will grind my cane!" Bolton said with a sudden return of his fighting spirit.

With fifty cutters much might yet be saved. While daylight was yet only a long red sweep of sky beyond the orange groves east of Pardita, Bolton was at the door of the superintendent of the Sugar Mill.

Collins was a shrewd man and had seen the drift of events. He knew authority when he met it.

"Yes, Bolton," he said affably; "I'll grind all the cane you get in here. I'll lay off buying from all the other fields as long as yours lasts. I will get on a few extra men if possible; anyway, I will manage to run day and night while your cane is unspoiled."

"Thank you, Collins." Bolton smiled genuinely. "Some Christmas you'll find something in your sock."

He galloped back to the burned canefield. The sun was just tipping here and there the tops of palms and mango trees over the open plains.

By the end of the burned field nearest the mill he stopped his horse. A big ground swell of emotion swept over him, the like of which he had not felt for many, many years.

A hundred men were already cutting cane. From every direction others were coming, singly, by twos and by fours—a company of a dozen yonder; little trickling streams of Cubans from across other fields, from up the road and down the road—all carrying caneknives.

And already the creaking of carts was on the roads. The cartmen were coming too—coming from other fields—and even from other mills; for Montez had not ridden that night in vain.

The cutters love to work in burned cane. It is already stripped and they can make double money. But it was something more than selfishness that had got word to these, and got permission from their employers for them to come at daylight to work on another man's cane.

Before noon there were three hundred canecutters at work and a hundred carts. Everywhere was Montez—not stooped and tiredly melancholy now, but a veritable scourge of energy. He was afire with command. He took charge of everything—the laying out of the sections; the placing of the men; the division of the carts.

Bolton caught the spirit at once. He rode back to Pardita and made arrangements for an abundance of food to be served to the men in the field. He watched the unloading at the mill and saw that each man got his turn without confusion or quarreling.

At dark the cutters had enough cane piled to last the cartmen and keep the mill going all night. The cartmen were gathering riches. It was only a mile and the road was good; they were making three dollars a load, and a load every two hours! There would be no trouble to get them to work until they dropped for sleep. At midnight some of them slept for three hours, and then the others rested until daylight.

It was noon of the fourth day when the fabrication man at the mill announced to Bolton that the cane could no longer be used—the juice was souring.

Bolton rode out to the fields and told Montez to lay the men off.

(Concluded on Page 54)

Don't Forget the Tube's Importance

A fine casing with a poor tube is like an expensive purse full of counterfeit money.

Yet many of us motorists think of tires as casings only. Any tube will do, we think—if we think of it at all.

We forget that our casings, however good, have no chance to show their mettle—no chance to deliver their extra thousands of miles—unless they enclose tubes as good as themselves.

So remember the inside, hidden part of *your* tire *is* important.

For the outside of a tire can't resist wear properly unless the inside holds air properly—and keeps on holding it.

Four things make Goodyear Tubes hold air better and longer: they are made by the Goodyear layer-on-layer process—*many tubes in one*—so that no tiny imperfection can extend all the way through; they are made of the finest, purest rubber—not adulterated; they are made with the valve patch vulcanized in—not stuck on; they are made extra thick.

We especially recommend Goodyear Heavy Tourist Tubes. They cost more because they are more than worth it.

Goodyear Tires, Heavy Tourist Tubes and "Tire Saver" Accessories are easy to get from Goodyear Service Station Dealers everywhere.

The Goodyear Tire & Rubber Company, Akron, Ohio

GOODYEAR
AKRON

The Lamp that makes the MOST of all that lies behind the socket

Do you realize what lies back of the socket on your wall?—what is out beyond that pathway of wires which brings the current to give you LIGHT?

Out there is the universe of electrical activity and achievement. Your lighting company with its whirring dynamos generates the current and distributes it; while the *railway*, the *factory*, the *mine*, the *shop* and the *home*, each by its *use* contributes to electricity's rapid development.

And to carry forward this work there have been called into being the extensive plants and research laboratories of the General Electric Company, where the problems of science are solved, that better and better service may be given you and all other users of electricity.

Today there is concentrated in the MAZDA lamp *all* that the General Electric Company knows about things electrical.

EDISON MAZDA Lamps give three times the light of old-style carbon lamps. They enable you to light three times as many rooms, or light your present rooms three times as brightly for the same current cost.

You get the greatest amount of light and the greatest amount of saving when you put an EDISON MAZDA in *every* socket in *every* room.

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EDISON MAZDA LAMPS
Made in U.S.A. and backed by MAZDA Service

—"Do It Electrically"—

It's the Modern way because it's the Efficient way, the Clean way, the Safe way, the Economical way and often the Only way

WHEN this evening you flood a room with light, how do you do it? You do it the simplest and most effective way—electrically—the snap of a switch.

Tomorrow, a street car will take you somewhere—electrically. An elevator will quickly and safely carry you to your floor—electrically. Most of the things you eat and wear are manufactured by electrically driven machines. The publication you are now reading was printed on presses driven by electric motors. Your daily news is collected from all corners of the world by telegraph, telephone, cable and wireless—all electric.

Electricity touches every phase of modern life, aiding civilization with its light, heat and power and bringing countless conveniences, comforts and economies to the whole world.

To have had an active and leading part in developing the limitless applications of electricity has been the great opportunity of the General Electric Company. Through its Laboratories and Engineering Staff all that has been accomplished in any one limited field of electrical activity has been applied to the development of other important fields; so that today almost anything can be done *better* electrically—from toasting a piece of bread to running a factory or operating metropolitan lighting and transportation systems.

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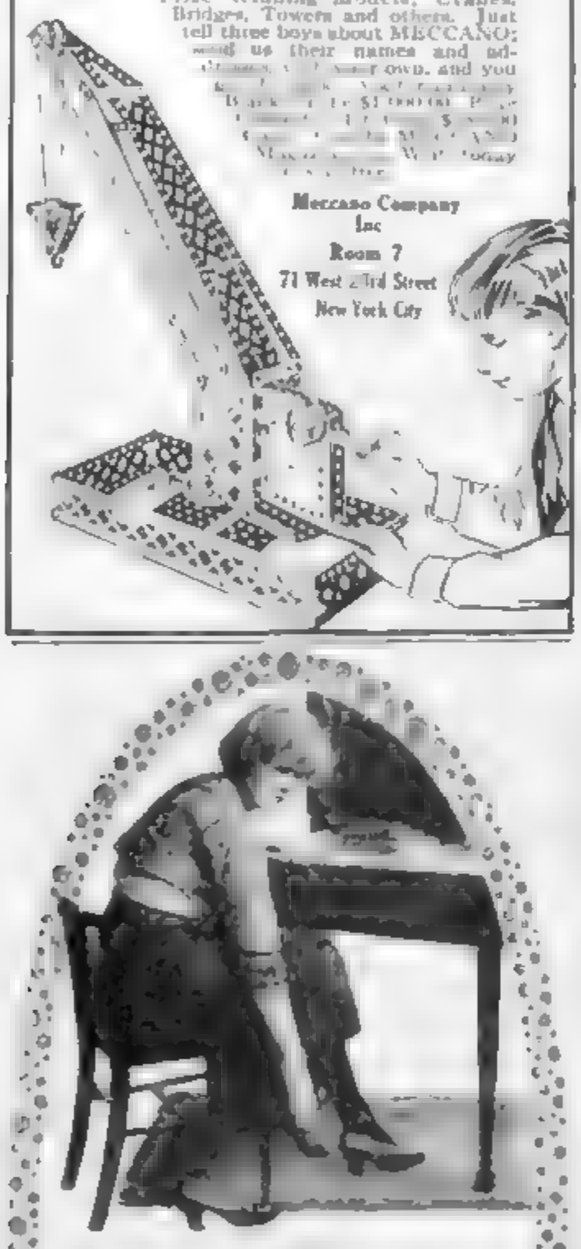


To Remove Those Corns

YOU can make it very easy to remove a corn or callus, or you can make it difficult. Instead of limping around with a poorly treated corn, or with a corn not treated at all, suffering martyrdom, spoiling a good time for yourself and for others, why not get rid of it at once and for all, by using

"GETS-IT"

For Corns and Calluses

It [illegible]

25c at Drug Stores Everywhere

or sent direct to [illegible]

(Concluded from Page 51)

"But tell them," he said, "to get into the shade and sleep and rest. I shall pay them as though they had continued to cut and haul all the afternoon. And to-night we'll have a *fiesta* at Pardita; there will be dancing and drink, and merriment for all!"

Bolton went to his house. He drew off his boots for the first time in three days and threw his khaki coat across a chair. Tired—oh, ever so tired—but happy!

He did some figuring in his notebook. They had cut and the mill had ground three thousand seven hundred and twelve tons of cane. That meant more than twenty-nine thousand dollars. After all the men were paid and the *fiesta* provided for, and one hundred dollars given as a present to Montez, he should clear over twenty thousand dollars. Why, back in the States that would be a tremendous yield from a thousand acres, even with all the crop saved. They had eaten only a corner out of his cane.

It was a pity that all the rest was lost; but then, this would pull him through in good shape, and some way would be found, some surer way devised, to guard against fire the next year. Twenty thousand! Why, that was splendid! And it had been a great fight—a race against time. Dear old Montez against the bearded old man with the scythe—and the Cuban had won! He'd give Montez two hundred dollars; no, he would buy him a horse and carriage—a stately carriage—that would please the whole family.

Already he was stretched out on the bed; and then he remembered his door was unlocked—the screen unhooked. Oh, well, he was too tired to get up—no fear now, anyway; for Morengo had disappeared. He did not wait to be filled with lead. No doubt he knew he was to lose his job anyway and, after setting the cane on fire, had got twenty miles away before daylight.

"Wasn't it lucky," Bolton thought sleepily, 'that we raised the price of cane yesterday? If it had been only three dollars a ton instead of eight, where would I be? And she voted with me—and ——"

With a half-conscious vision of the Avenue of Royal Palms, and a parasol and sunset, and loose brown hair, he drifted off.

It was the first coolness of early dusk when he woke. From Pardita, a mile away, already came the first sound of music and hilarity—the *fiesta* had begun. Bolton rose, rested, happy. He made a careful toilet, ordered his horse and rode off toward Pardita. He would join in the *fiesta*.

The stars were clear and bright. The soft tropical south wind, which whispered of passion but cooled the eyes and face, was round him, stirring the shrubs that brushed his feet and bending the foliage of the scattering palms that stood like dark patches against the starred sky.

It was early yet; the *fiesta* could hardly be under way. An hour of it would be enough. He turned his horse and left the road and galloped toward the west.

Out yonder stood the royal palms—those long rows of silent kingly trees, so straight and proud, with heads high in the night wind, the foliage blown away like hair from the face of a girl—their stories still untold.

Over the one at the south end, where the old mansion had fallen in ruins, there to where he had followed the ghost of the old Spaniard to the modern parasol—and the girl—over the top of that regal palm gleamed one big star—was it Venus?

He drew on the reins until his horse walked very leisurely. He was looking straight ahead, dreaming, when something nearer the ground than the crown of the palms caught his attention. A hundred yards nearer and the object defined itself, stood out clear now against the sky—under the palms and the stars.

It was a girl, bareheaded, sitting on a horse, her face toward the west.

XVI

VIOLA MILLARD had had a bad time of it for the last four days. She had been torn and tormented by the traditions of five generations of women. The ghost of the Puritan grandmother collects toll for every dance, and lays on the lash for every task shunned and every precept broken. Viola had been spun round and round in a vortex of self-accusations, suspicions and doubts until she was fairly sick with dizziness.

At some time in our lives every one of us suspects the right man and trusts the wrong one. Those who assure you, "I never missed in my judgment of a man in my life!" belong to that class of old settlers who used to cut fourteen cords of wood or cradle ten acres of wheat in one day, and killed a dozen Indians with a muzzle-loading shotgun in a single fight. They may believe it; nobody else does.

But there is this difference: When you suspect a man who is right you find, as time passes, that it is harder and harder to keep your suspicions gummed to the sticking point, just as it grows more and more difficult to bolster up your faith in the wrong man.

Viola had ridden away from Emory Bolton that afternoon filled with resentment and suspicion. And, with her, it was complicated with what is known as feminine instinct—which, by the way, is merely feelers for affection. A woman's heart—especially a hungry heart—puts out innumerable little tendrils. If these be rebuffed, or seized too roughly, she draws away, her instinct warning her to avoid that person. But if these tendrils find a warm, responsive corner in somebody's heart—she trusts. That is feminine instinct, and it is no more infallible than her conscience. It is, however, safer than her judgment, for it is her own; whereas her judgment is usually her mother's, the church's or Mrs. Grundy's. So is a man's for that matter.

Viola had walked her room that evening in fine scorn, accusing Emory Bolton of all the things he had accused himself of; but that rigid, defiant pose could not last. Directly she rolled up in a limp, tearful heap on the bed. She was crying over herself for having been so deceived—she thought. In reality it was pique; she was hurt because he had not considered it worth while to justify his actions in her sight.

And somehow her suspicions looked rather pale blue in the daylight next morning. By afternoon they were faded still more. Then she heard his cane had been burned, and that calamity swamped resentment. She was sorry—awfully sorry! She rode out by the field—keeping out of sight, mostly—and watched the work of the men trying to save the cane.

Every day she asked innumerable questions of Señor Madrigal—and even of Josephina. The Cuban girl smiled a good deal at these questions, as though she knew very much more than did the American girl. Viola resented this.

By the fourth day all her feelings had centered on admiration of the fight Bolton had put up to save his cane and a desire to recall the accusations she had hurled at him.

It was his place to come to her; tradition told her this a hundred times. But he had not come. He might never come. When she had suspected him that first time, a year passed and he did not so much as send her a line.

Then came remorse over her foolish, angry words. They were not true—of course not! Swiftly followed fear that he would never forgive her.

And then—she could wait no longer! Now that the work was over, she was sure he would go to the Avenue of Royal Palms this evening. She would go to him. It was almost sundown when the third line of reserve pride went down, and she impetuously hurled herself through the breach.

After sundown she was riding swiftly across the plain to the palms. Her throat was bare, her hair loose; the wind, cool and sweet, seemed only to add fuel to her burning cheeks. She was going to him—a man she scarcely knew—alone—in the dusk to tell him—what?

Bolton switched his horse into a gallop when he saw her there in the dusk by the palms under the evening star.

"Good evening!" His heart was galloping, too, as he rode up. "I'm glad to find you here."

"I have been waiting for you." She spoke in a low, controlled voice, but there was no sinister suspicion in it; and he saw that she sat in the saddle relaxed, and her hair—that brown soft hair—was blowing loose about her face. "I am so glad you saved part of your cane." The even tone was charged with sincerity. "It was splendid, the fight you made!"

"Thank you," he said.

He tossed his hat away on the ground, crossed his right leg over the saddle horn, and sat facing her. By putting out his hand he could almost touch her.

"Señor Madrigal says all the Cubans like you," she continued. "That is why they worked so hard. He says they worked for money; but they did good work because they liked you."

Bolton reached over and stroked the mane of his horse. He turned his face to the star over the mango trees. Then, jumping down, he held up his hands to her; and obediently she alighted.

"I wonder," he said slowly when they sat side by side on the rock, "if you know how much good it does me to hear that. It is so much more of a tribute to be liked under difficulties—clear through walls and over barriers.

"One night, as I walked by the sea in a strange city, I came to a magnificent place—almost a palace. The beautiful grounds were inclosed by an iron fence. I was looking through the gate at the flowers in the moonlight. The owner saw me and knew I wanted to see his grounds. He unlocked the gate; bowed low. Neither of us could understand a word of the other's language, but we went upon every path and into every nook of those grounds. He talked in his language and I in mine. When I left he shook hands very warmly and bowed three times as I passed out of the gate. We knew each other and liked each other—but had not understood a word.

"That was so much finer than if he had liked me because I had pulled him out from under a street car; voted for him for the city council; told him amusing stories—or lent him money. For that was a liking and a trust based solely on the invisible appeal of our personalities."

She laughed and bent her head, as though he could see her blush in the dark.

"Then you will be very much complimented; for I came to-night to tell you—to tell you that I believe in you—in spite of evidence."

"I would have ridden across the island to hear that!" he said.

"You see," she explained with a new embarrassment, "you—you have said things about yourself—and everything you have done looked as if it was entirely—selfish—for your own interest."

His chin rested in his hand; his eyes were turned to the west. He waited.

"It really did look as though you were using me—to make money for yourself. But it is not so!" She brought it out swiftly. "I know it is not; I know you are generous and loyal and honest. You have some plan in mind, something I do not understand, that will make it best for me—for all of us."

"All but Hudson!" He laughed musingly. "But we'll let even that old rain crow get away with enough so that he won't have to teach young ladies the proprieties." He turned his face to her. By the starlight she got the look in his eyes. "No tribute ever came to me, Viola, that meant half so much!

"You are right. I am working to make money for myself—a lot of it; but I'll not take it from others who have a better right to it. I've never intended for a minute that you'd lose a dollar by your vote; and right now let me tell you that human gratitude goes no deeper than the feeling I had for you the day you voted 'Yes' on the price of cane.

"Here is the plan: You see, Hudson is not honest. He'll steal from the company as long as he is in control. Madrigal and I have planned to curtail him this season—and dispose of him at the annual stockholders' election. Then we shall reorganize the company, take in all the sugar land that is for sale at one hundred dollars an acre, and give in payment either cash or stock in the mill.

"Sugar is going to five dollars within a year. That will mean an immense fortune to both the mill and the growers; and if we all go into one company it will mean a fortune for all of us. Instead of twenty per cent, next year you will get two hundred per cent; and your stock will be worth sixty thousand dollars instead of twelve."

"Thank you for explaining," she said, without hardly thinking of the money; "but I had learned to trust you without it."

"It is good of you," he said feelingly. "I'm glad you were my friend before the fact—it is all the more real for that."

There was stillness save for the gentle wind in the palms—a curious waiting stillness that dried her throat chokingly and made the blood crowd into her heart.

"Why?" the question came on a forced breath.

"Haven't you known, beloved, that I loved you many a long, long day before you trusted me?"

Quite gone were traditions, fences, doubts. Her arms, as swift and impulsive as those of any daughter of Spain, encircled his neck, her head burrowed in the hollow of his shoulder, and a soft, muffled voice said:

"And I loved you that same day."

This is the 3400 r. p. m. Quality Chalmers, Now $1090 Detroit

Quality First

Great *Is* QUALITY

How long the price of the 5-passenger 3400 r. p. m. Chalmers will remain $1090 Detroit is problematical.

The only reason it has not gone up before now is because we are producing the cars on a "work-order" dating several months back, when materials cost considerably less.

But of this we are sure—that the Quality will be maintained. Lower the quality of the Chalmers car? Never!

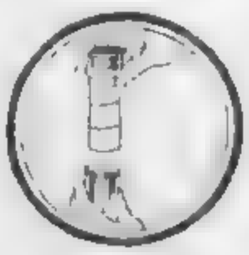
When you buy, buy Quality. We know of nine very wonderful Quality cars. Buy any one of them—a wide choice.

Pay what you want to pay. If $6000, pay that. If $3000, pay that. If $1090, then pay that. But stick to the Quality field. Great is Quality.

Chalmers Motor Company - - - - Detroit Chalmers Motor Company of Canada, Ltd. - Walkerville, Ontario

Williams' Shaving Soaps

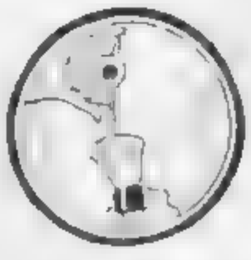
Play safe! Shaving soaps are not grabbed out of the blue or created over night. Stick to Williams', the soap with the 75-year lead. That wonderful lather isn't an accident. It's the result of specializing on shaving soap for the big part of a century.



Whether you prefer to rub Williams' from the handy Holder-Top Stick—

or sift the Powder from the hinged-top can—

or squeeze the Cream from the big, generous tube—



or pour the Liquid from the bottle—

you get Williams' lather—the kind that scores a knock-out on every beard that grows and leaves a legacy of comfort behind.

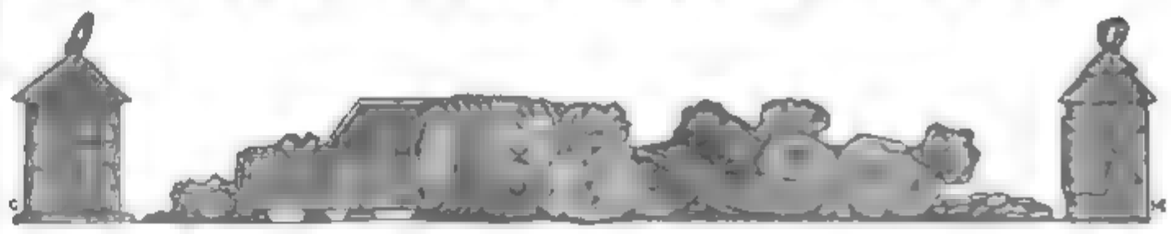
Williams' Shaving Soap comes in several convenient forms:

STICK, POWDER, CREAM, LIQUID
and in round cakes

Send 12 cents in stamps for a trial size of the four forms shown above. Then decide which you prefer. Or send 4 cents in stamps for any one.

THE J. B. WILLIAMS CO., Dept. A, Glastonbury, Conn.
Add the finishing touch to your shave with Williams' luxurious Talc Powder.

Sense and Nonsense



"Mussels on the Menu"

THE story of how the sea mussel was put on the food map of America affords a good illustration of the methods by which the Bureau of Fisheries sometimes does its important publicity work.

Until a little more than a year ago the sea mussel was the most neglected of all the shellfish foods, and one of the most delicious. The commissioner was fully determined that popular ignorance of its merits should no longer be permitted to condemn this important food to exile from the tables of American restaurants, hotels and homes.

He concluded that the most convincing argument on the food merits of the mussel was that of eating it when prepared in the manner best calculated to bring out its fine flavor and other merits; so he hired a demonstrator in the person of an expert chef and stationed him at one of the best hotels in Boston. Then the Government brought a quantity of mussels from the great Narragansett beds and this chef prepared them for the guests of the hotel in many different ways and without any expense to the house. Later all the leading hotels and clubs of that city were furnished with mussels and their chefs were instructed in the best ways of cooking and serving them.

Naturally when a new food is placed simultaneously on the tables of about seventy large hotels and clubs in the same city there is bound to be some discussion of this innovation on the menu. This opportunity for obtaining newspaper comment was not neglected. As a result, after this campaign of practical demonstration was well under way, large quantities of mussels were delivered by the bureau to the dealers, and all the retailers and peddlers who undertook their sale displayed a card proclaiming the bureau's indorsement of this new food. The whole police force of the city was served with mussels. With Uncle Sam behind this new bivalve, it scored a triumph at its coming-out party that would have satisfied the most ambitious society bud.

From that time on the sea mussel has been a fixture in the Boston market and its use has spread rapidly to other seaboard cities; in fact, the writer recently ate a delicious dish of these mollusks in a Chicago restaurant. They had been put up in glass.

Millions of pounds of sea mussels are easily obtainable from the dense and extensive beds that lie at the doors of the great Eastern markets and to which the most improved oyster dredges may find easy access. An important consideration in connection with these mollusks is the fact that they are in their prime off the Atlantic seaboard during the summer months which are spelled without an *r* and constitute the off season in the oyster business. This means profitable employment for the oyster fishers at a period of the year when their work was at a standstill before the mussel was made a fashionable table favorite.

Wholesale and retail dealers are also correspondingly benefited in their slack season by having a shellfish to handle when the lack of competition makes the demand for it keen and constant wherever it has been well introduced and the public properly impressed with its merits.

Just how substantial these merits are may be suggested by quoting an official statement of the bureau, which pays this tribute to the mollusk: "Being palatable, nutritious, digestible, wholesome and cheap, mussels are food for rich and poor, the well and the sick." They are richer in protein than practically any other sea food and have the distinct advantage of being the most easily digestible. A stomach that will not welcome and assimilate fresh sea mussels is "no company for man, woman or child," says Dr. Hugh M. Smith, the present Commissioner of the Bureau of Fisheries.

Though the commissioner now regards the sea mussel as one of his most successful débutantes from the deep, and has stopped worrying about her ultimate acceptance by society at large, it is not to be understood that the career of this molluscan favorite has more than begun. Her conquests have hardly started, according to her admiring sponsors in the bureau. It is agreeable to know that these may continue to almost any extent, so far as the supply is concerned, for about the only term in which to describe the extent of our mussel resources is the word limitless.

Just to indicate how much we have been losing by not making the acquaintance of this modest and unobtrusive mollusk years ago, let it be said that thrifty France has been annually scraping up about four hundred million pounds of it, and that she has found that this rich and appetizing bivalve has helped out wonderfully in relieving the strain on the national food supply. The cheapness of this shallow-sea contribution to the list of choice human foods is a high card in its favor, for the expense of harvesting mussels is decidedly less than that of gathering oysters and clams.

Lone Night

NOW am I saddened by the certain thought
That life has naught for me but toil and fears;
For what have I but songs of smiles and tears
From which a world of wonders may be wrought?
And I feel weaker as each day is caught
In a dim net of night for hungry years.
Forlorn I lie. . . . Now Beauty's form appears
By my rude bed. . . . Oh, lyric light long sought!
Elusive loveliness! Celestial fire!
Come to my soul's cold hearth, so that my dreams
May wake and wander, that I may acquire
A world within, and that the dismal beams
Of workdays weary may no longer tire
The eyes that strain for your rare golden gleams.
—*James Stevens.*

What Mike Meant

IN INDIANAPOLIS lives a young woman of wealth and philanthropic inclinations who has founded a club of street urchins. One Sunday evening she invited three of the members to be her guests at her home. The youngsters asked to be taken over the place. Their eyes grew bigger and bigger with admiration. Finally the smallest of the trio could contain himself no longer, and he burst forth:

"Honest to Gawd, this is the most notorious house I ever wuz in!"

"Why, Mike," asked his hostess, "what do you mean?"

"Beautiful! Jest beautiful!" said Mike.

Ethical

A WORLD for each! A world for all!
It seems to be the mystic plan
That each man's soul shall be a world,
The common world around the man.

Alas! The world's a piteous thing,
And finds new pains as years unroll;
And many bring her wondrous cures,
But no one brings a perfect soul.

Now here's a motto for the good
Who'd see the flag of evil furled:
First, mend the world within yourself;
Then doctor up the common world!
—*James Stevens.*

Germany's Score

"GERMANY" Schaefer, the old baseball coach and comedian, played his first game of golf not long ago. When he returned, Wild Bill Donovan, manager of the Yanks, to whose pay roll Schaefer was then attached, said:

"Germany, what did you do the first hole in?"

Schaefer thought a minute.

"A triple, a double, two singles and a pair of bunts!" he said.

MEAL TICKET VS. HEAVY DATE

(Concluded from Page 17)

What of Smith? He followed, a poor second, well back in the field. To the hollowest part of his anatomy he clutched his evening overcoat and hat. His head was bowed; so were his shoulders. His long dress-coat-tail seemed to curve inward between his legs. He was more than crestfallen—he was supremely ridiculous.

How does a whole auditorium suddenly fall for the fact that something is doing? Never mind; it does. There was a tense silence throughout the usually chattering Metropolitan-when-the-lights-are-on as Smith sneaked in desperately long strides up the main aisle. Into this silence broke a single melodious laugh.

"Why, Marta!" exclaimed Ma Simon.

"I juss' couldn't help it," gasped Marta. "I never seen him like that before."

Ma Simon blinked dazedly on the excited faces about her. "Why, I never did neither," she remarked. "I was just telling them how this was a bit of a surprise party, and they up and went before I could finish."

"They believed you, all right, all right!" said Swarty gravely.

She was sobered by the magnitude of the late *quid pro quo*, surpassing as it did her wildest dreams of successful repartee.

"Well," continued Ma Simon, suddenly benevolent, "I was sorry for her. But it just shows you, girls, that sheep an' goats hadn't ought to run together."

Halloran emerged from the large linen handkerchief with which he had been dabbing his eyes, overflowing from an overdose of silent mirth.

"Puzzle picture," he murmured. "Find the goat."

It was a gay party that adjourned from the opera to a big round table in the supper room at the Biltless. The girls were exquisitely dressed and knew it; their swains were not so bad—all of them could certainly dance. Ma Simon presided benignantly over a scene of joy that was the cynosure of every eye in the room. Young men whose sisters bought at Simon Simon's asked brazenly for introductions, and were refused. Young men whose sisters didn't, criticized their clothes.

Simon's eyes glowed as he gazed about him. He was feeling fine, like the father of an unusually striking family. He had partaken of just enough benevolence and wine to make the world look rosy. He leaned toward Halloran.

"D'you know what I think? I think this party is good business. Look at the women stare."

"And the men too," grunted Halloran shortly. He had no time to converse with Mr. Simon. He had just danced with Marta, and he was just going to dance with her again.

For some weeks Marta had been alternately a wilted flower, a wraith, a lovely tree whipped now to submission by tempest, now victim of a consuming fire. She had not been herself. She had become "Poor Marta" to the girls and Ma Simon. But now, to look at her, it was unbelievable. She was transformed. Her eyes were luminous, her lips full and moist, her cheeks incarnadined with the wine of youth. Smith apparently was to her as a nightmare that is past. To crown all, she was too happy to speak; which is a mercy, for her Yiddish accents would have spoiled a regal illusion.

Halloran looked upon her with wide-open eyes. To the crowd she might be an illusion, but not to him. He had learned whence she had sprung, he knew what she was to the hearts of those about her and had weighed the single limitation of her speech. Like Smith he had a prompter second-self, but unlike Smith he had long since taken its measure and named it the Weasel.

To-night the Weasel squeaked its loudest: "Don't be the limit in fools. Think of your future and the mortgage on your house. Remember Miss Millions and the way she spoke about your Career!" But every time he looked at Marta, so soft of eye, so gentle and yielding and withal so royal, wearing her crown of hair like a diadem, his heart struck one, and the Weasel's squeak was drowned as by the vibrating of a deep-toned cathedral bell.

When the Biltless band went on strike at half-past two in the morning Halloran tucked Marta and the Simons in a taxi, squeezed in himself, and thoughtfully gave orders for the vehicle to proceed first to the Simons' uptown flat. During the ride Ma Simon and Mr. Simon were sleepily silent, Marta was dreamily silent, and Halloran was silent with the silence of one who has a million things to say to just one person.

The cab having discharged half its cargo and received instructions to proceed southward very nearly to the other end of the island of Manhattan, Halloran asked Marta if she felt the draft and nervously closed one of the windows. Then he spent some time drawing her wrap close about her, and subsequently sat down in such proximity to her person that she felt constrained to move over. He moved over too, took one of her ungloved hands between his own and held it tight. She turned soft, pleading eyes upon him. Her lips trembled and moved.

"What did you say, Marta?" asked Halloran.

"I tink we ought to go in the 'Sub,'" murmured Marta. Halloran was considering releasing her hand when she continued: "Ut's too far fer taxis."

"Too far!" he cried, tightening his grip. "Why, I was just wishing it was twice as far. Say the word and I'll take him by the hour—the day—or the—the year!"

Marta laughed softly as do women at the boastfulness of children. She had never before ridden in a taxi, but she had heard enough about them to recognize the hyperbole of Halloran's speech. But she was pleased, thrilled as is every woman when man suddenly forgets the value of money for her sake. "Aw right," she said drowsily, snuggled against him with a confiding little movement and relaxed.

"Marta!" cried Halloran. "D-don't go to sleep! I want to ask you to marry me."

Her hand in his gave a twitch; she sat suddenly erect and stared at him with wide eyes. "*Vuss?*" she said.

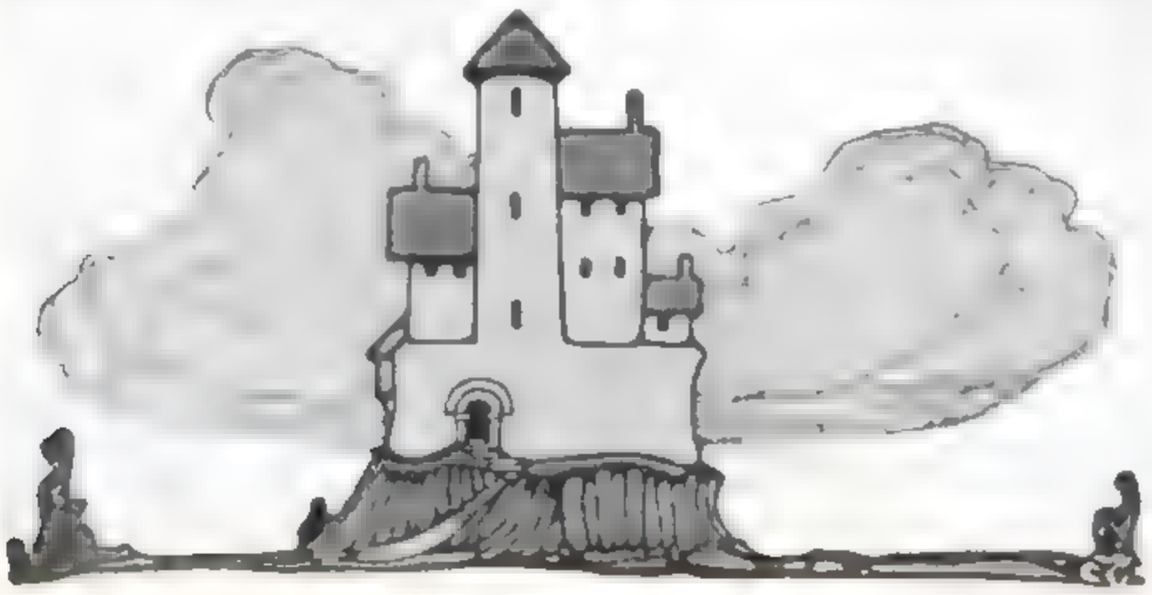
Halloran shook his head as though bees were buzzing at his ears. He caught both her hands and held them.

"Marta," he said, his eyes deep in hers, "I love you. I do indeed. I want you to take all your meals at my house and I want you to love me—only, darling, please don't say '*Vusa*' any more."

Then something happened to Marta's eyes. They seemed to grow and grow. Within them depths and distances, light and shadow, fire and cool hidden places mingled into a dark but luminous and translucent sea. They became an enveloping element that wrapped itself round the soul of Halloran. All his senses were on the verge of an emotional swoon when he heard her whisper, as though from far away:

"I'll never say it again. For you I'll say 'What' always."

Editor's Note—This is the fourth in a series of articles by Mr Crowfoot. The fifth and last, entitled The Fall of Newport, will appear in an early number.



Pioneer Brands of Rubber Footwear

ONLY daring manufacturers risked the trade-marking of rubber footwear in the early days of the industry. The brands shown here are the most illustrious survivors.

So little was known of the processes by which rubber was made durable, shape-holding and wearable in all kinds of weather, that the men who trade-marked their products simply challenged fate!

They said, "You can depend upon us to make the very best rubber footwear possible; we'll put our trade-mark on them as an evidence of our good intention."

If the rubber footwear you buy bears any one of these trade-marks, you get high-quality, perfect-fitting, good-looking, serviceable rubber footwear. Look for these quality-marks.

Seventy-four years of successful manufacturing and the experience of forty-seven great factories are back of every pair of rubber shoes, overshoes, arctics, boots, etc., produced by the United States Rubber Company, the largest rubber manufacturer in the world.

Rubbers that fit wear twice as long as rubbers that do not fit.

United States Rubber Company

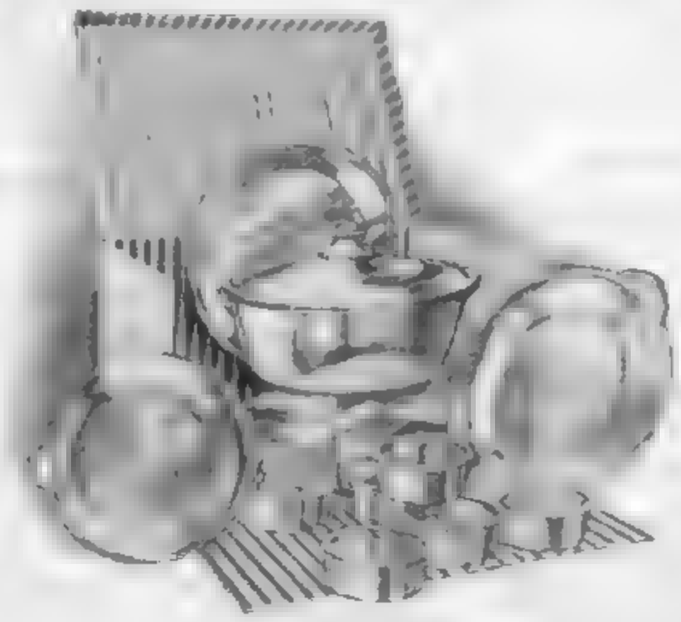
PYREX Transparent OVEN-WARE

Trade Mark Reg.

Has the name on every piece

The new gift of science to women! Crystal-clear oven dishes to succeed all those utensils which made baking a matter of guesswork and uncertainty! For centuries women have *wanted* this—and now transparent Pyrex opens to the eye the whole process of baking.

But a greater wonder than the transparency of Pyrex is the taste of food baked in it. Pyrex has the remarkable quality of quickly absorbing and retaining heat, causing food to bake quickly and more thoroughly, and the use of this new material in baking brings to food an added flavor which literally makes things *better to eat*.



Pyrex Gift Set, $5

No more welcome gift could come to any home than this special Holiday Box.

It contains eleven of the most popular Pyrex dishes, including large round casserole, oblong bread pan, pie pan, shirred-egg dish, oval au gratin and six ramekins—all for $5. (In the West, $6.) An ideal gift. You can get these Holiday Boxes or any Pyrex dishes you want at leading dealers in house-wares everywhere.

CORNING GLASS WORKS

105 Tioga Ave. Established 1868 Corning, N. Y., U. S. A.

THE BULL MARKET IN SHIPS

(Continued from Page 7)

business has fallen off greatly of late; but nearly three million tons are owned out there.

"So I would go to a bank or trust company in Cleveland or Detroit, for they would understand what I was talking about. In fact, I know of shipping ventures here in New York that have gone out there and got money which they couldn't get here. Marine insurance is good. Indeed, I think it's about the best insurance there is. It has been my experience that marine underwriters are always very fair in settling losses. So if the boat is lost the bondholder will get the insurance. Of course there remains the question whether the boat can earn enough money to pay the interest, and that brings in the matter of the attitude of our Government toward shipping—which is a large and unpleasant subject."

A British shipping authority declared not long ago that Norwegian boats were making three to four times as much profit as British boats made. This referred largely, of course, to British taxes on shipping, and to the fact that half the British merchant tonnage has been taken over by the government on terms fixed by itself with no reference to the shipowner's feelings. But even aside from taxes and government requisitions, a Norwegian boat, I am told, will make more profit than a British boat.

An American, not of Scandinavian descent, who has been professionally engaged in marine affairs all his life assured me that in the matter of economical operation of ships the Norwegian beat the world. Said he: "A Norwegian captain will feed his crew for less money—and keep them contented—than any other man afloat. He will fight harder to cut costs on every corner. I've had a hand in the settlement of a great many claims for damages, as where one ship collided with another. If the claim is against a Norwegian boat I know there is going to be a scrap at every angle.

"The reason, I take it, is that the Norwegian captain's own money is invested in the boat—likewise, probably, the money of his relatives and neighbors. The way the thing is usually done over there, a company is organized to own and operate a single ship—no Lusitania, but a plain cargo boat of a few thousand tons capacity. The company, of course, will be small business, the way they measure business on Wall Street; but probably the captain's savings will be invested in her shares. Very likely neighbors in his village or ward will have their savings invested in her. For him that boat is a mighty personal affair. If anybody gets three and a half dollars out of her that he isn't indubitably entitled to, he will have to do it over the captain's bleeding corpse."

Unheard-of Profits on Old Ships

It goes without saying that, the public being much interested in shipping, the government is much interested too; and obviously you cannot have a big merchant marine without a big public interest in the subject. That is why this shipping boom has been a good thing for us. On the surface, we haven't done much in it as yet except to pay staggering freight bills. About six hundred thousand tons owned by Americans, but operated under foreign flags, was put on American registry at the beginning of the war simply with a view to avoiding or minimizing war risks. But there was really no national gain in that. Since then our shipyards have turned out new boats at an unprecedented rate—partly, however, for foreign owners—and against that many American ships have been sold to foreign buyers, usually Norwegians. Of late our flag has probably been losing tonnage, or at most barely coming out even.

In September, after nearly two years' experience of huge ship earnings, Norwegians made contracts with American shipyards for about a hundred thousand tons of merchant vessels, or round half the total tonnage contracted for in that month. Probably October shows much the same situation. On the surface, we have been mostly talking about it, while Norwegians and others have been doing it. But the talk is an important accomplishment too. Undoubtedly there is more public interest in shipping now than at any time since the Civil War. You read that a hundred iron beds were sold in New York for export to the Straits Settlements. The price of the beds at New York was three hundred and thirty-nine dollars. The freight was six hundred and eighty-six dollars.

To be sure, the Straits Settlements are a long way off, yet on a well-beaten track, and the buyer paid the freight. But the item arouses an interest in shipping. A shipment of glassware was invoiced at New York at five hundred and twenty-six dollars. It went to South Africa, and the freight was five hundred and thirty-four dollars. A shipment of nails was invoiced at thirteen hundred dollars and the freight came to six hundred dollars. Such figures clearly suggest that shipping may be an interesting subject.

Eschewing all mere gossip of the water front, and turning to that solemn publication, Lloyd's—something which, in shipping circles the world over, is vastly more unimpeachable than the Decalogue—you find a long list of sales of steamers in the third quarter of 1916, with something of the boats' histories. Here is the Scottish Glens, sold in 1910 for fifteen thousand dollars, and sold this year for two hundred and thirty-five thousand dollars. Here is the Alcides, twenty-four years old, costing a hundred and thirty thousand dollars when the builders delivered her, span and new; sold in 1912 for thirty thousand dollars; sold this summer for three hundred and forty thousand dollars. The Brabloch sold for twenty-two thousand dollars in 1911; sold recently for two hundred and eighty thousand dollars. New British-built boats are selling for a hundred and seventy-five dollars a ton against fifty dollars one year ago. Old sailing vessels, regarded as little better than junk three years ago, have sold for a hundred dollars a ton.

Standardized Ships

It is well to know these things, with or without the formidable sanction of Lloyd's, because they create interest in shipping. A result of equal importance is that American shipyards have more work in hand than ever before. The Department of Commerce reported that at the beginning of October, 1916, they were building or had under contract four hundred and seventeen ships of almost a million and a half tons, or over six times the total output in the year ending June 30, 1914.

Up to this year, ever since ships were built of metal England has been able to build them cheaper than we could. One important reason—quite apart from any question of the cost of labor and materials—was that England built a great many more ships than we did.

For five years before this one the output of ships of all sorts on our entire seaboard averaged only two hundred thousand tons a year, while England was building something like two million tons, almost wholly of ocean ships.

The rule in all manufacturing is, the bigger the output, the lower the cost. This is particularly true of ships. A very important part of the cost of a single ship goes for designs and patterns. Five ships can be built from the same design at decidedly less than five times the cost of the first one. With a big output yards can standardize the work throughout. Just as a plant that is running all the time has advantages over one running half the time, shipyards that are fully employed can get better results out of their machinery and labor. Unquestionably, because of this boom our shipyards are in better position to produce ships economically than they were two years ago—probably than they have ever been before since the days of wooden ships, when they led the world.

In shipbuilding our chief competitors have been organized and standardized in designs, models, engines and manufacturing equipment generally. At present we are building about as much merchant tonnage as England, and probably on the whole building it rather cheaper. Heretofore the British cost has been well below ours. It is said that in 1901 three certain ships were built in American yards and three exactly like them at Belfast; that the American-built boats cost eight hundred and sixty-five thousand dollars more than the British, and the American builders made no profit at that.

Our present equality with England in cost of materials and labor may be only a

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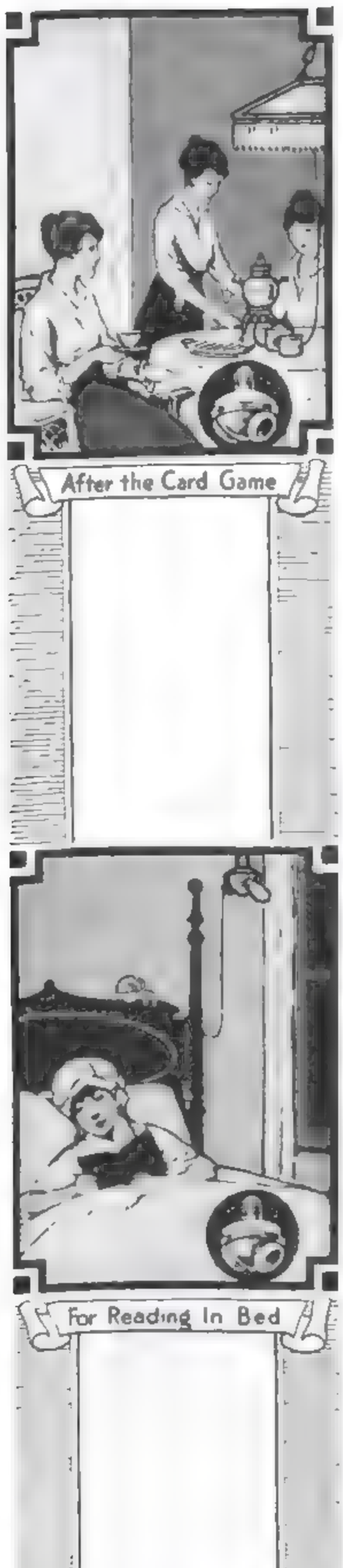


Convenient—Economical—Practical

The new day of electricity has arrived—the day of increased uses. And with the advent of these practical uses most everybody must have experienced the handicap of the single socket electric fixture. In most houses, apartments, business offices, garages, buildings of every description, the single socket fixture prevails.

Benjamin "92" **TU-FOR-WUN Plug** ©1916

It multiplies the single socket fixture by **two**—*doubles its usefulness.*

To housewives, business men, garage men, and manufacturers, the Benjamin Tu-for-wun Plug is the most convenient electrical device that has ever been offered. It screws into any socket; no wiring is required; and its double purpose enables the operation of electric cooking devices for the table—toaster, egg boiler, coffee percolator, water heater; for the kitchen—electric iron; for the garage and home—extension lights; and for the office—dictaphone and fan—**and have a light at the same time.**

Millions of Benjamin Tu-for-wun Plugs are in use today. You should see to it that your home, office, garage or factory has several. It is a convenience—an economy—a trouble saver—and a real necessity.

Benjamin Tu-for-wun Plug—Price $1.00

Dealers in electrical supplies generally handle the Benjamin Tu-for-wun Plug. If your dealer does not, we will ship yours direct upon receipt of price.

Send for Descriptive Pamphlet, "Benjamin Trouble-Savers"

We shall be glad to send you all descriptive literature on the Benjamin Tu-for-wun Plug covering its uses. Simply drop us a line or card for our literature and it will be sent free. Address nearest office.

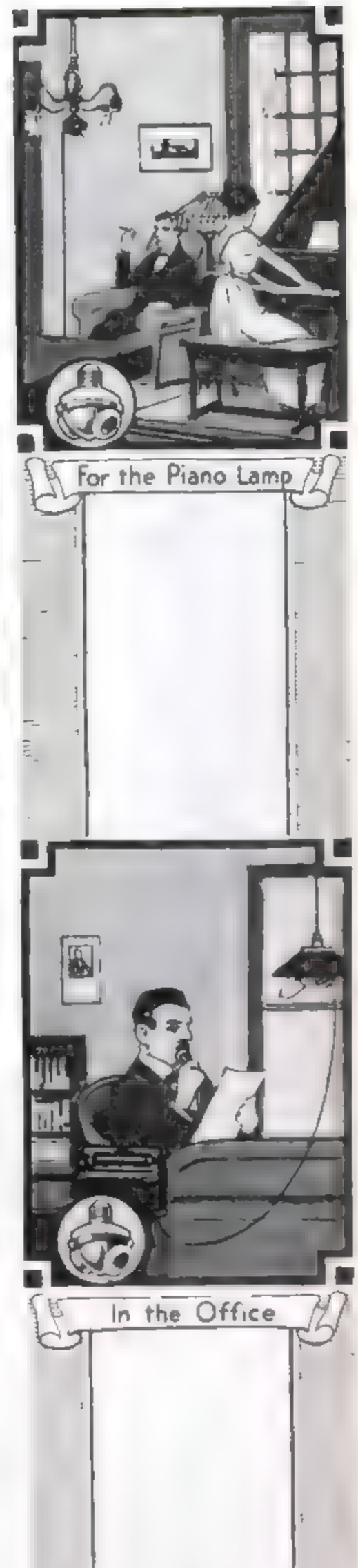
Benjamin Electric Mfg. Co.

120 So. Sangamon Street, CHICAGO

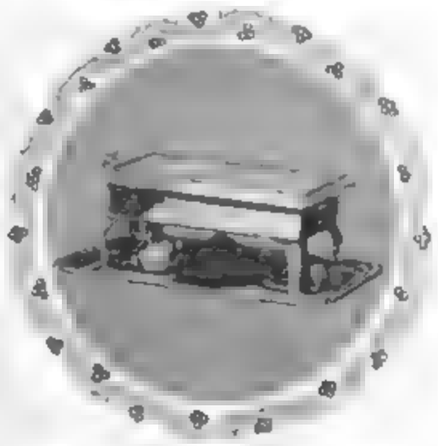
114 Liberty St NEW YORK, N. Y. — Canadian Plant and Factory 11-17 Charlotte St., TORONTO, ONT. — 500 Howard St. SAN FRANCISCO, CAL. — 14 A Rosebery Ave. LONDON E. C., ENGLAND

Manufacturers also of the famous Benjamin Swivel Attachment Plug shown in the illustration above. Screws into the socket without twisting the cord

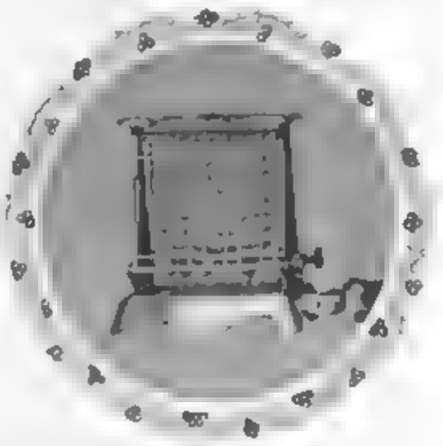
America's Electrical Week, December Second to Ninth—
"DO IT ELECTRICALLY"



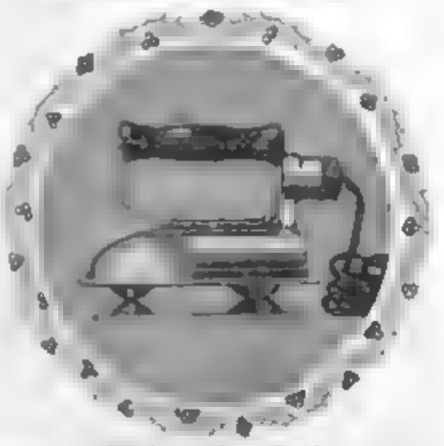
Five Cup Percolator, $7.00
For those who appreciate a good cup of coffee



Toaster-Stove, $6.00
Cooks anything from ready to eat, right at the table



Turnover Toaster, $4.00
Makes unnecessary toasting the toast all is done on both sides



Six Pound Iron, $4.00
Eliminates the stove and the changing of irons

"Now I Can Cook at the Table"

When Westinghouse Electric Ware enters the home at Christmas, distasteful features of cooking vanish and new pleasures surround the meal-time.

For Westinghouse Ware makes it possible to cook right at the table. No steps to take, no fire to light. Everything hot. Everything handy. And minutes saved when they count, as they often do, especially at breakfast.

The Westinghouse Toaster-Stove cooks steak, chops, bacon, eggs, griddle-cakes and many other things. The Turnover Toaster turns the toast at a touch and each piece, crisp and evenly-browned, is ready just when it's wanted. The Westinghouse Percolator, with the heat applied inside, not on the bottom, extracts the coffee's most elusive flavors, then keeps it clear and piping-hot right within reach.

Westinghouse Electric Ware includes many other gift-articles. One of these is the Westinghouse Iron—the iron that heats all over the bottom and stays hot. Others are:

Toaster-Stove	$4.75 and $6.25	Curling Iron	$3.75
Chafing Dish	7.00	Coffee Percolator	8.00 up
Heating Pad	7.50	Luminous Radiator	15.50 up
Nursery Milk Warmer	8.00	Travelers Iron	4.00

Sold by electrical dealers, light and power companies, hardware and department stores. Look for the name "Westinghouse"

WESTINGHOUSE ELECTRIC & MANUFACTURING COMPANY
East Pittsburgh, Pa.

Westinghouse

Music Lessons Sent Free

You, too, can now quickly and easily satisfy your musical ambitions—learn to sing or play your favorite instrument, whether for pleasure, social prestige or to teach, by your own home study lessons under great American and European teachers. The lessons are marvels of simplicity, completeness, endorsed by Paderewski and other great artists.

Any Instrument or Voice

We pay the entire cost or allow liberal tuition fee to those who have not the money. Check your favorite instrument below and we will send you our free booklet and particulars of our free lesson plan. Don't delay. Write today.

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THE GREAT NEW GAME
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"The Glad Game"

The popular new board game now played everywhere! Absorbingly fascinating. Easily learned in a few minutes. POLLYANNA is a perfect game for *Two, Three or Four Players. Partnership Games are great Fun!* It holds the interest from start to finish. Price 85 cents at all DEALERS or *express* paid from us for $1

POLLYANNA No. 2 with New Double Indicators *instead of dice*, 85 cents.

PING-PONG
Reg. U. S. Patent Office

PING-PONG *is being played again. There is no better game,* and thousands of dining-room tables are again "working overtime." PARKER BROTHERS are the exclusive owners and makers. Excellent sets from $2.75 upwards, and cheaper sets as well. At your Dealer's or express paid from us. Send for descriptive list.

ROOK
The best loved household game in America. A Great Game for 2, 3, 4, or 5 players. Price 50 cents at your Dealer's or by mail from us.

Be Sure Christmas finds these Games in Your Home

PARKER BROTHERS
SALEM, MASSACHUSETTS

(Concluded from Page 58)

temporary effect of the war. American shipowners generally take that view of it. However that may be, the boom in shipbuilding is a positive advantage, for it tends powerfully to heighten the competitive ability of American yards. In the past it has cost more to build American boats. It has also undoubtedly cost more to operate them. There is no good reason to question the bearing of the voluminous evidence which has been presented to Congress on that point. American shipowners may be naturally prone to emphasize the most horrible examples; but the record, as a whole, leaves no reasonable doubt that the American cost of operation has been decidedly higher. Seamen under the American flag have got more wages and their food has cost more. The Steel Corporation transferred nine steamers from the British to the American flag. It reports that the number of hands employed increased by twenty, and the monthly pay roll by five thousand and odd dollars, or forty per cent.

Higher cost to build means that more capital will be invested in an American ship than in a foreign ship of the same capacity. Higher operating cost means that, with equal gross earnings, the American ship will have smaller net profits out of which to pay interest and dividends on the capital invested in her. Both together mean, on the face of the returns, that American ships cannot compete with foreign ships unless they are fed out of the treasury with some form or other of subsidy. That means going into a losing venture and taxing ourselves to support it.

That is the merchant-marine problem in a nutshell. The tonnage which carries by far the greater part of the world's ocean freight gets no government aid, but stands on its own bottom and pays its own way. The big question is how to compete with it successfully on those terms. Nobody who glances it over with a candid mind will deny that it is a big and difficult question—unsolvable, probably, except by intelligent coöperation on the part of the Government.

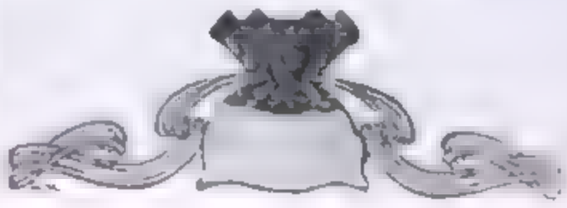
The New Shipping Board

Legislative reaction to the shipping boom so far is viewed with pretty universal disapproval in shipping circles, which see little promise of enduring good in the investment by the Government of fifty million dollars in merchant ships for a period strictly limited to five years. On the other hand, the shipping board for which the new act provides is in general warmly approved. It promises a disinterested, capable governmental body to study this shipping question in a comprehensive and scientific manner. The question clearly needs such study.

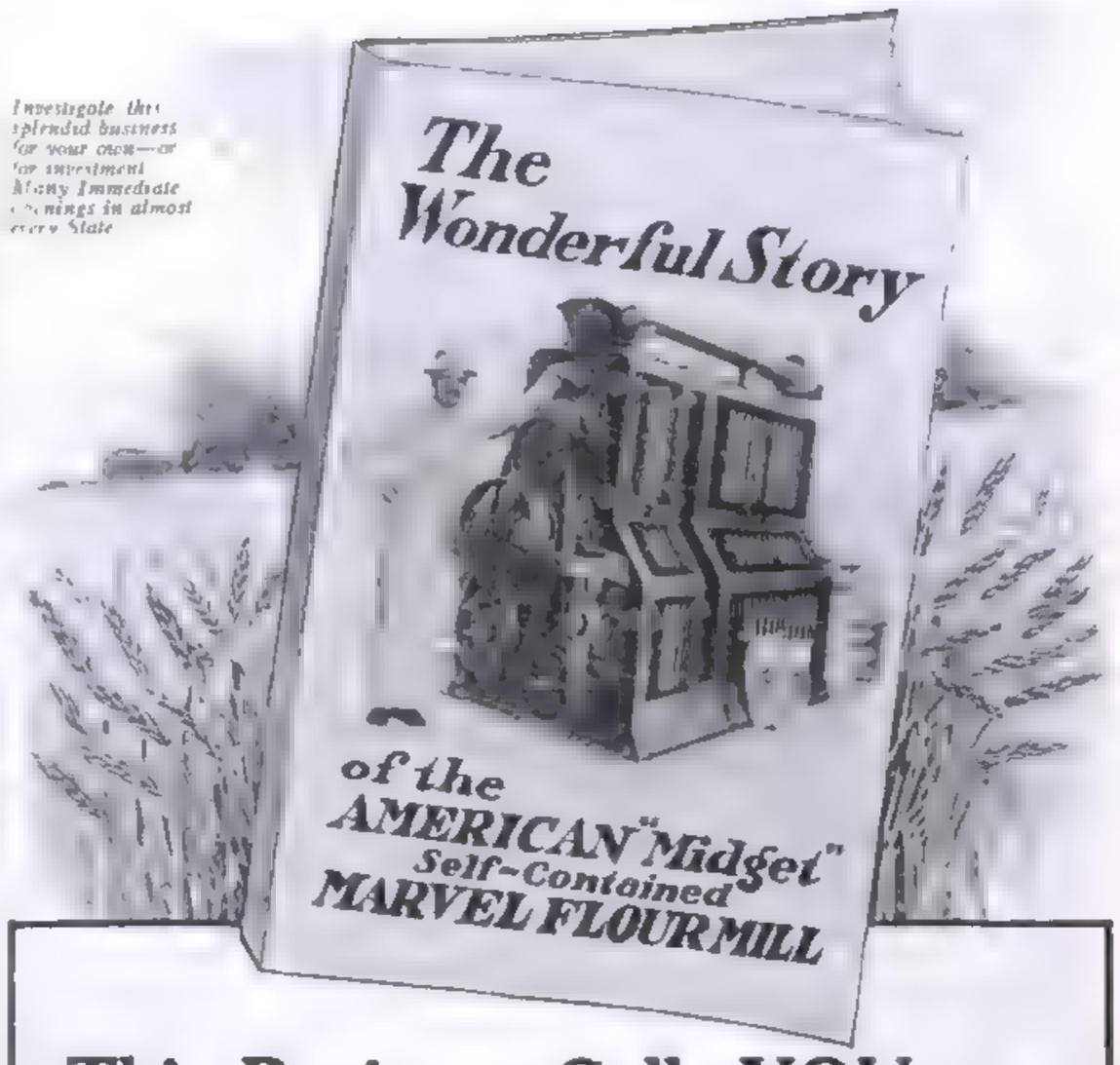
Time was when the American merchant marine led the world. Our own ships not only carried two-thirds or more of our own foreign trade, but a good deal of other nations' foreign trade as well. It has often been said this was because ships were then built of wood, and we had a great supply of timber suitable for shipbuilding and convenient to the seaboard. But that certainly was not the real reason. Indeed, it seems that in the palmiest days of the American merchant marine ships could be built more cheaply elsewhere—at least, in Northern Europe and in Canada. And it is beyond question that the wages of American seamen were then higher than those under any other flag. To that extent we had the present or the pre-war condition that other ships could be built and operated more cheaply than ours.

American ships were preëminent, not because they were built more cheaply or operated more cheaply, but because they were built more skilfully and operated more skilfully. In plain, uncomplimentary language, they beat all competitors because they had more brains and more nerve.

To be sure, that was away back in the romantic times of the sea, before the Civil War, when operating a ship involved all sorts of strange terms that sound so exciting in a book. Shipping men say it is all different and humdrum nowadays, with steam and steel. But a landlubber may wonder whether the essential conditions of supremacy are ever really very different.



Investigate this splendid business for your own—or for investment Many Immediate Openings in almost every State



This Business Calls YOU—to Make $150 to $1000 a Month
—as It Has Hundreds of Others

PLEASE understand now in advance, that this is one of the highest grade, most profitable lines of business that any man could engage in. The investment of any man's money in an AMERICAN "Midget" MARVEL Self-Contained, Quick-Process, Community Flour Mill will pay from 50 to 100 per cent per year on the original moderate investment, on proofs substantiated by from one to five years' experience of hundreds of owners.

No Failures Allowed

We at once investigate community conditions and demand for any prospective investor or owner. If not right, we advise you not to buy. If right, we go the limit with you.

We will not risk failures. It is not necessary. We cannot afford that risk any more than you can, as every mile we make is absolutely on our thirty days' free trial offer—money back if you say so for any reason whatsoever. Absolute satisfaction is guaranteed.

No Experience in Milling Necessary

You will see the proofs of the great successes that are being made everywhere and told in hundreds of letters of owners which we shall be glad to send you with our catalog, prices, special proposition and special service department advice. Investigate

AMERICAN (Midget) MARVEL
Self-Contained Community FLOUR MILL

Many Positions Open Right Now for Mill Managers and Live Young Men—Write

We have scores of inquiries from men with money to invest who want to be put in touch with good mill men who can take the management of this business for them in many different communities. That is why we have offered to own it who want to find good live young men to operate their mills. Write.

What Users Say

Thousands of delighted users of AMERICAN "Midget" MARVEL Old-Time, Nature-Flavored Flour say: "Most dependable." "Most healthful." "Best baking." "Best looking." "Best tasting." "Most for money made from wheat." "Gives greatest satisfaction." "Like mother used when I was a boy." "Greatest food value"—etc., etc. All delighted in every community. We send you copies of these letters, too.

What Owners Say

Read these statements from a few of hundreds of owners. Extract: "Mr. J. F. Breitag, Watertown, Pa., April 3 1919 writes: 'My profits have been more than double since October last year, when I installed a MARVEL Mill throwing out my old-fashioned stones. I only wish I had bought one five years ago.' In a baking contest among fifty-odd up-to-date bakers in this city bread made from my flour took first prize.' Peterson & Peterson, Oswego, N. Y. say: 'It is a world beater.' Spargo & Ward, St. Johns, Mich. say: 'Makes the best flour at minimum cost.' Chas. F. Wood, Venice Center, N. Y. says: 'The MARVEL Mill puts us on easy street all right.'

W. H. Betz, Slab City, says: 'Installed May 1914. Working day and night, 150 barrels per day.' McMurray & Copeland, Ellington, Mo., say: 'More than well pleased. Thanks for the interest you have taken in us. In twelve months we have cleared $2,500—a good investment.' T. A. Wharton, Rockridge, Ohio, says: 'Helped with my orders—turning some down. Every flour goes they like it awfully well. I certainly appreciate your way of doing business. You stand by and help your patrons 'as a father to his son.' This is the way hundreds of owners say they feel about it. Write us and the way our Special Service Department and this company not only start them in business but keep them going right by continually helping them after they start.

Cash or Easy Time Payments

Get our latest, special proposition. Then decide. We make terms to a conservative, honest and responsible man. Easy payments are worked out of profits, where we are satisfied conditions will make us successful. So whether you pay cash or on time you're entitled to more than handle-ease for any good, live man to start at once.

Every day's delay may be costing you from $5 to $25 or more in profits you should be making that much sooner. If after investigation and our advice you decide to go into this splendid business, 30 days' free trial. Write a postal or a letter or send coupon for our free catalog and complete information, prices, terms, special proposition and 30 days' free trial. If not satisfied after 30 days' use of your mill, your money back!

Send Us Your Name Now—Then Decide

Tear Out This Coupon Free Offer and Mail It To Us Today

FREE OFFER OF CATALOG AND COMPLETE INFORMATION

ANGLO-AMERICAN MILL CO., Inc., 126-132 Trust Bldg., Owensboro, Ky., U. S. A.

Please send me your special proposition and free catalog with complete information, terms, prices, etc., including "The Story of a Wonderful Flour Mill," fully illustrated

Please answer by checking whether you inquire as a prospective owner, investor, mill manager, or man without milling experience seeking position.

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Winter Days and Summer Days
are
THERMOS
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and Christmas is the Best Thermos Day of All!
HERE is the ideal gift. Handsome and practical it delights every one, giving years of perfect service, day or night, in freezing or scorching weather.
For the Motorist
For the Outing
You just wouldn't think of starting for the picnic in the woods or at the sea shore without cold drinks in Thermos
For the Hunter
On a raw day a hot draught from the Thermos Bottle makes you forget you're wet and tired.
For the Yachtsman
When the sail bellies out as the sultry breeze springs up, cold grape juice from the Thermos Bottle is delicious.
For the Business Man
When you are reading late, you can have piping hot coffee right at hand in the Thermos Jug
For the Aged
A tempting cold beverage in the Thermos Jug is welcome to callers and is of great convenience for the aged and infirm.
For the Worker
When the whistles blow, the Thermos Lunch Kit means a home cooked meal with steaming coffee. Refreshing, no hurry, extra time for a smoke.
For the Bed Room
For the Invalid
Save grandmother's steps. Chilled, pure drinking water is always instantly ready in the Thermos Carafe.
For the Golfer
At the "nineteenth" hole the cold fruit punch in the Thermos Bottle is always an attraction.
For the Student
At recess the Thermos School Kit is opened, and there is hot bouillon, tea or coffee for the school boy and girl.
For the Household
Handsome, practical and adaptable is the Thermos Carafe on the dining table.
THERMOS
serves you right — food or drink — hot without fire—cold without ice.
All temperature-retaining bottles are not Thermos. There are many imitations but only one real, genuine Thermos. Reliable dealers are proud to show you the THERMOS trade mark plainly stamped on every piece.
Keeps hot 24 hours. Keeps cold 72 hours.
Winner of the Grand Prize at every International Exposition
American Thermos Bottle Co.
35-37 West 31st Street New York
In Canada, Toronto
Factory Norwich, Conn.

NOT EVERY MAN'S GAME

(Continued from Page 15)

"Every bit as bad!" she declared. "There's no room for argument, Mr. Barton." Whereupon she marched out, with flashing eyes and a more erect bearing than I had thought possible in one of her years.

Ewing & Company sent for and were given the leases that afternoon, and thus my income was reduced a thousand dollars a year.

A logical side line with the renting and selling of buildings is the writing of fire insurance. It pays if done on a large scale—especially if the office writing it has the agency for one or more insurance companies. Some real-estate brokers and agents who solicit fire insurance place it through other agents and receive brokerage on it. They get only the skim milk. The insurance-company agent gets the cream, but has to get a vast quantity of it to thrive.

Three-year policies are customary, the agent being paid on payment of the premiums. He has to remit the premiums to the companies within sixty days after the policies are issued, but the insured often take their own time in paying the agent. For that reason the agent must always have a comfortable bank balance, which he uses for little else besides premium paying. That is why some real-estate offices do not maintain insurance departments. I traded mine for a rent list two years ago—just before I took Hallowell into the firm. Why I traded it and the outcome of the trade may be worth relating.

I was the agent of four companies. With the strongest of the four I placed the largest and best risks. One evening just as I was about to leave my office I was instructed by telephone to cover a store building and its contents. The request was made by the proprietor of the establishment. He had been ill for a month or more and told me the agent through whom he insured had, by some mischance, overlooked the fact that the policies had expired. The merchant and I were friends, and after explaining the situation he said I should henceforth have the writing of all his insurance. It was a choice line and totaled one hundred thousand dollars.

I thanked him for the business and told him not to worry, as he would be protected immediately; and I expressed the hope that he would soon be entirely well. Temporarily I placed the insurance with my favorite company, intending to split up the policy among the four companies I represented and among other agents—that is the custom, for no one company cares to carry a hundred-thousand-dollar risk.

As ill luck would have it the store burned to the ground that very night and the entire loss fell on the one company. In due time the insurance was paid, but the company canceled my agency. I had taken only such a chance as an agent has to take. The incident was so unpleasant that I decided to dispense with my insurance department. It paid fairly well, but I felt that the money I used in it could be employed to better advantage in other ways.

Business That Slipped Away

The firm next door had a fair renting business, but was not pushing it. Duncan, the senior member, was specializing in fire insurance and had told me the firm intended ultimately to do an insurance business exclusively. The Duncan & Babcock rent commissions were one hundred and forty dollars a month. My insurance department netted me about one hundred and thirty dollars a month. I offered to trade it for their rent list. They agreed to accept my proposition, provided they could obtain the agencies of the three companies I represented. After prolonged correspondence with the insurance companies the transfers of agencies were arranged and the exchange was made.

I am glad to say the firm retained fully seventy-five per cent of the business I turned over to it. I regret to say I did not retain over twenty-five per cent of the renting I traded for. Nearly all the properties belonged to members of the Wholesale Liquor Dealers' Association, of which Duncan's brother-in-law was president. I am a confirmed local-optionist, and my competitors used that fact to get the business away from me. I did not reflect on Duncan & Babcock. I had been mentally shortsighted and should have known what would happen.

I happened in on a brother real-estate man the first of last month. While we were chatting a clerk handed him a number of statements, saying they were bills for accounts long overdue.

"Barton," said the agent, "I'll sell my insurance business cheap. It uses up too much of my ready cash. People pay me only when they choose, but I have to remit all premiums to the companies promptly. Fire insurance is a nice, clean business on a ten-to-fifteen per cent commission basis if a man has enough money to carry his customers along indefinitely. One can't afford to press them too hard for payment or their next policies will be written by some other agent."

"All of which I know," said I. "That's partly why I got out of the game several years ago."

"Now, here," he remarked, holding out the statements the clerk had given him, "are the amounts owing me for premiums I paid months ago. This, for example," passing one of the statements to me, "is nine months overdue. I'm pressed for funds; so I'm sending out these bills in a new form. I hardly think they will offend—and they may bring results."

I laughed when I looked at the statement I held. It was made out to John Blake, and read:

"To account rendered eight times, $83.60.
"S. O. S."

"If my calls are heeded and responded to," he said, "they will bring me sixty-seven hundred and forty dollars; and just now that much cash would be a soul-saver sure enough!"

Next time I see him I mean to ask him how his plan panned out.

Brokers and Agents

In the real-estate business many people do not seem to understand the difference between a broker and an agent. It is a well-defined one: An agent rents properties on commission, collects rents, and has the exclusive sale of properties. A broker does not collect rents; does not list properties for rent. He buys and sells for whomsoever he can. An agent may also be a broker, but a broker acts as an agent only when employed to buy properties, for then he is the agent of the purchaser.

A man who operates solely as a broker has a harder row to hoe than a broker-agent. The broker has fewer sources of income. I have never known a real-estate broker to become wealthy on commissions only. Unless he buys and sells for himself, he seldom makes much headway.

There are exceptions, of course—as, for instance, when a broker happens to make a few commissions of from twenty-five to fifty thousand dollars. Some never do; but half a dozen such windfalls will place a man in the moderately wealthy class if he invests the money wisely. Usually, however, commissions such as mentioned lead to extravagance, and in the end the broker is little if any better off than if he had never received them.

Not all brokers are successful land speculators. Some make fortunes through buying and selling, while others prosper most by purchasing for permanent investment. I find that the safest. There are brokers who do neither. I advise every man in the business to do one or the other.

In a large city a hard-working, competent real-estate broker ought to make from five to ten thousand dollars a year. In an exceptionally active market he should do even better. One year my commissions totaled eighteen thousand six hundred dollars; and in another, twenty-four thousand dollars. In the twelve months immediately following the 1907 panic I made only thirty-three hundred dollars in commissions.

With the average broker it is Come easy, go easy. He is a good spender, because he gambles on the future; thinks he will make just as much in the days to come as in the past. That is why he seldom lays much by for the possible rainy day.

How often a seller will grumble about paying a broker adequately for his services! In our state the legal compensation for selling city property is two per cent. In ordinary transactions there is no quibbling over the rate; but when a sale involves one hundred thousand dollars or more the seller

(Continued on Page 65)

Miss Vivian Martin and Jack W. Morrison, popular screen and picture stars
Miss Lincoln is wearing a Simmons Vest Chain Nestor Link Nestor Watch
Bracelet Mr. Morrison is wearing a Simmons Waldemar Watch Chain

FOR CHRISTMAS GIFTS

Persons of taste are finding that Simmons Chains make ideal presents for every member of the family.

Simmons Chains have a national reputation for quality.

Newest and most artistic designs engraved and plain, are found in Simmons Chains.

They are handsome and rich in appearance they wear well, and they are moderately priced.

For men there are the Waldemar, a straight across-the-vest chain; the regular vest chain, the Dickens, a chain with pendant center seal or locket, the Lapel Chain, dignified silk fobs for evening wear, good-looking metal fobs for outdoor wear.

For women there are neck, guard, and eye glass chains, brooches, chatelaine watch pins and bracelets, all of Simmons quality in the very latest designs.

Ask your jeweler to show you Simmons Chains.

Write for "Christmas Suggestions" which shows an exquisite and varied collection of Simmons Jewelry.

R. F. SIMMONS COMPANY

Established 1874 ATTLEBORO MASS

SIMMONS CHAINS

1916-1917

Another year is about to end.

Another year is about to begin—a year that will excel even the great record of 1916.

As the automobile business keeps increasing by leaps and bounds, cars are made better and better.

Each year faults grow less; cars are more standardized; men unite more and more on engineering practice.

Five years ago, ask fifty prominent automobile engineers one question and you would receive fifty different answers.

Today, ask them the same question and you would get but one answer.

Take automobile speedometers, for instance.

Practically every American manufacturer of motor cars has now adopted the Stewart magnetic type speedometer as standard equipment.

Five years ago there was quite a variety of speedometers on the market.

But during that period (and time is the acid test) the strong one was becoming stronger; the weak ones weaker.

Today the Stewart Speedometer stands supreme.

No other accessory is so universally adopted.

It is interesting to note that 95% of the equipped automobiles going into use this coming year will carry the speedometer of international fame—the Stewart.

Stewart products are the world's leading motor cars accessories. You cannot make a mistake on Stewart Products. You'll find them in every store and garage.

If your car is not equipped with the Stewart Tire Pump you need one. Saves your back and your tires.

The Stewart V-Ray Spark Plug is the best on the market. Its four sparking points assure a big fat spark at all times. Buy them the next time.

See that the next car you buy is equipped with Stewart products—Stewart Speedometer, Stewart Vacuum System, Stewart V-Ray Spark Plug, Stewart Tire Pump, Stewart Motor Driven or Hand Operated Warning Signal.

If you drive a Ford get one of our special Ford Speedometers—$10—with special steel cowl board $11.25.

The Stewart-Warner Speedometer Corp.
Chicago, Ill., U. S. A.

Stewart
Vacuum System
Saves 10% to 15%
on gasoline bills

$10

Stewart
V Ray Spark Plug
Four sparking points
Always sure fire

$1

Stewart
Tire Pump
Uses your engine
instead of your back

$12

Stewart Hand Operated
Warning Signal
No signal better built
None more dependable

$3.50

Stewart Motor Driven
Warning Signal
Most popular signal
ever put on the market

$6

Stewart Speedometer
for Fords combined
with our new Ford Cowl
Board, $11.25

$10

Stewart
Speedometer

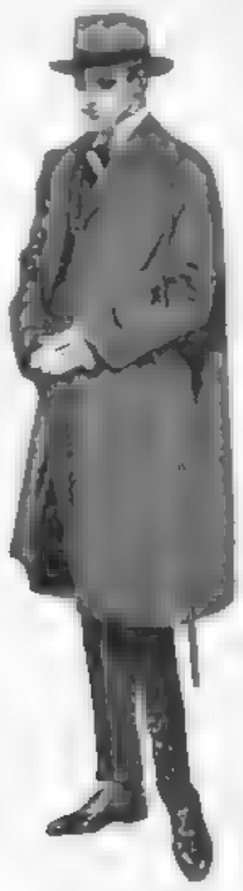
him now 500,000 boys and their parents—
the kind of magazine any real boy wants—clean all through. It's a present he can't break, or lose, or tire of

$1.50 a year. 15c a copy at news-stands.

The Sprague Publishing Company
2 American Building Detroit, Mich.

JUDSON Freight Forwarding Co.
Reduced Rates on Shipments of Automobiles
443 Marquette Building, Chicago; 324 Whitehall Building, New York; 640 Old South Building, Boston, 435 Oliver Building, Pittsburg, 1501 Wright Building, St. Louis; 518 Central Bldg., Los Angeles; 855 Monadnock Building, San Francisco. *Write Nearest Office*

"BALLYMEDE"
Full back, large sleeves with roomy armholes, Highland Heather fabric, rain-proof



You'll find it worth while to ask your dealer to show you the "R & W" Highland Heather Overcoat.

Its smart style and unique rain-proof weave give it unusual distinction.

Look for our label.

Makers of good overcoats, raincoats, trousers, fancy and dress waistcoats, smoking jackets, bathrobes, summer clothing, golf and automobile apparel.

Rosenwald & Weil
Clothing Specialties
CHICAGO

(Continued from Page 62)

often thinks two per cent an excessive charge and tries to cut the rate to one per cent.

I made it an invariable rule never to accept less than two per cent, and other brokers and agents should do the same. Whenever I feared a dispute about the rate I had it stipulated in writing beforehand. The seller who means to play fair takes no offense when asked to put himself on record as to the commission he will pay. A man who is satisfied to sell will not decline to do so simply because a broker refuses to accept less compensation than he is lawfully entitled to.

Rates of commission for selling and renting have not been increased to offset the high cost of living. They are the same as they were years ago; but of late years charges for expert testimony in land suits have jumped amazingly. I remember the days when a real-estate man thought a twenty-five-dollar fee ample in such a case. Now he receives anywhere from twenty-five to five hundred dollars. No matter how much he may be offered, I have advised Hallowell never to testify as an expert in land suits.

The good-will of all landowners is an asset to a real-estate man, and if he testifies as to land values he is bound to antagonize some one. Under no circumstances should he try to qualify as an expert unless he is one, because to be rejected makes a man feel cheap. The only claim some brokers have to the title of expert is their abnormally elastic consciences. If paid enough they will testify to any values desired. Such experts discredit real ones by creating a doubt as to whether any witness is sincere and truthful.

The Way of the Expert

I served as an expert in one land suit only. Two witnesses on that case were paid three hundred dollars each. I was to receive one hundred dollars. Like some others who testified, I had never sold a property near the one in dispute, but I thought I knew values in that neighborhood—and I do; but I temporarily forgot all I knew when the attorney for the other side cross-examined me. He tangled me up so adroitly and completely that I would have given five hundred dollars to have been thrown out the courtroom window.

Never was I so mortified, befuddled, indignant and disgusted as on that occasion. I vowed never again to allow myself to be made a fool of in that manner. Our side won; yet when I received my hundred-dollar fee I sent it back—I was ashamed to take the money. At no time is the game worth the candle, and a self-respecting broker who prizes public opinion should never serve as an expert witness. It does not pay. When a witness develops into a professional his services are next to valueless. He may be well paid; but very often people do not believe his testimony and he harms rather than helps the litigant for whom he testifies.

A real-estate man should be well posted as to the meaning of legal terms that apply to real estate. He usually is; and sometimes he is called on to serve as attorney, judge and jury.

I used to know an old Irishman named Dennis McCabe, who was quite a dabbler in cheap lots. I had given him work from time to time when a trench had to be dug or a clogged sewer had to be opened.

One morning Dennis came to my office, much perplexed.

"Mr. Barton," he asked, "what is a suit in equity?"

"Briefly stated," I replied, "I should say it is a civil procedure to settle a point in dispute. Has some one sued you, Dennis?"

"Divil a suit is there against me," he laughingly rejoined; "but that word seems to have two meanings and I just wanted to know about them. And what might an equity be?"

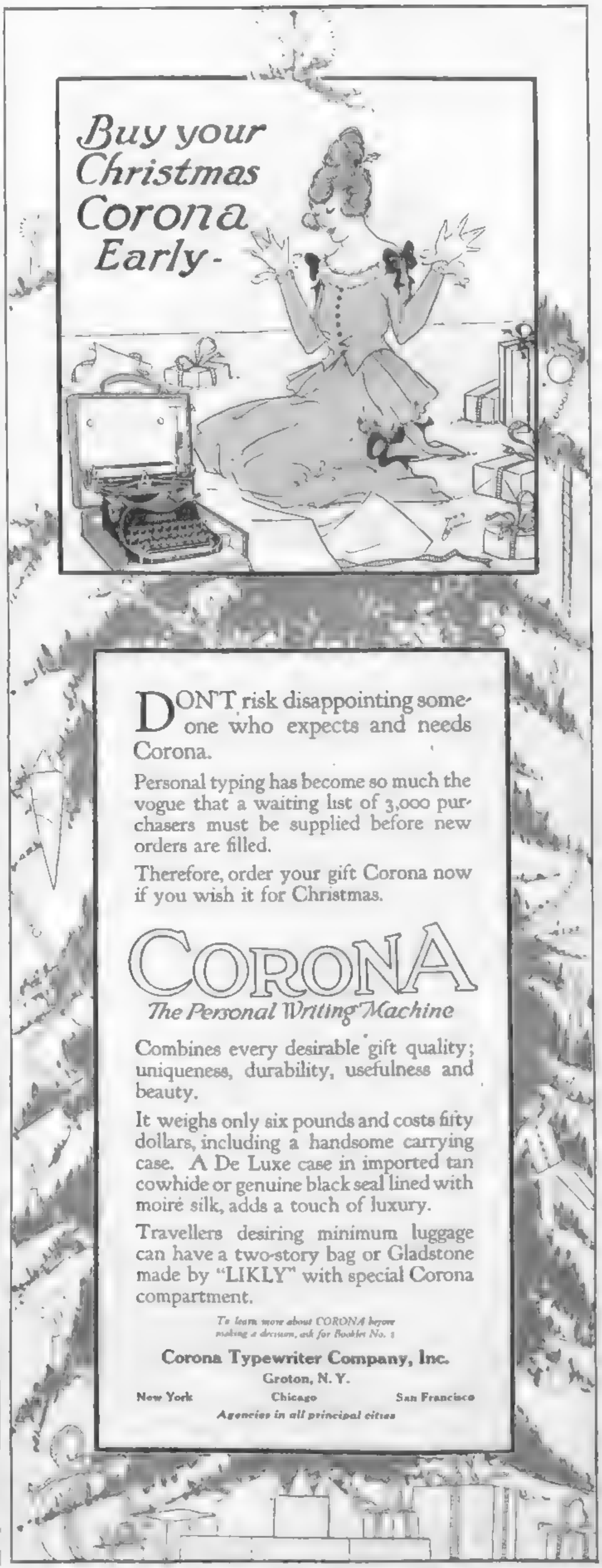
"It might be a great deal and it might be nothing," I explained. "An equity is the interest you have in a property over and above the debt on it."

"I see," he said thoughtfully.

"To illustrate," I continued: "if you had a lot worth five hundred dollars and you owed four hundred and fifty dollars on it your equity would be fifty dollars."

Dennis was silent a moment; then he said:

"Suppose I had a lot I thought was worth a thousand dollars and had signed to pay


Buy your Christmas Corona Early-
DON'T risk disappointing someone who expects and needs Corona.
Personal typing has become so much the vogue that a waiting list of 3,000 purchasers must be supplied before new orders are filled.
Therefore, order your gift Corona now if you wish it for Christmas.
CORONA
The Personal Writing Machine
Combines every desirable gift quality; uniqueness, durability, usefulness and beauty.
It weighs only six pounds and costs fifty dollars, including a handsome carrying case. A De Luxe case in imported tan cowhide or genuine black seal lined with moiré silk, adds a touch of luxury.
Travellers desiring minimum luggage can have a two-story bag or Gladstone made by "LIKLY" with special Corona compartment.
To learn more about CORONA before making a decision, ask for Booklet No. 1
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Agencies in all principal cities

Invincible shape. Actual size. Full Havana filler—specially cured for mildness. Neutral Sumatra wrapper for added mildness. A truly modern cigar.

$1.00 brings you this box of Robert Burns Cigars

A good many smokers have been writing to us something like this: "I want to try your ROBERT BURNS cigar. How can I get it? My dealer does not handle it." (There are still a few that don't.)

Here's the answer: We have packed it in this special box.

A handsome package it is too. Boîte Nature. Holds an even ten ROBERT BURNS. The 10c Invincible size. Each one of these ROBERT BURNS will flatter your smoke-taste with the mellow fragrance of its well-cured leaf. Each will satisfy a man-size smoke hankering. And yet each will leave you fit and nerve-steady.

These boxes are for smokers who feel that the ROBERT BURNS will solve their smoking problem and who have been unable to supply themselves at their dealers'.

If you are such a smoker, send us a dollar bill, and your address, and we will send you the sample box. Post paid. If you will be good enough to send us your dealer's name, we will try to arrange that he handle ROBERT BURNS hereafter.

Sold by thousands of dealers in the U. S. and particularly by those who display this sign.

Rob't Burns 10¢

Little Bobbie 5¢

SMOKER'S NOTE—If you must smoke heavy cigars, smoke them only after meals. At all other times smoke a mild cigar. Make it a ROBERT BURNS and your palate and nerves will both thank you.

STRAITON & STORM, *Manufacturers*, 119 WEST 40TH STREET
NEW YORK CITY

that for it, and had paid nine hundred dollars and still owed one hundred dollars. Then my equity would be nine hundred dollars, wouldn't it?"

"Yes."

"And suppose the lot turned out to be worth really only six hundred dollars and I had paid the nine hundred dollars on it. What then would my equity be?"

"Why, nine hundred dollars, of course."

"Then my equity would be more than the whole worth of the lot?" he inquired.

"I guess it would," I replied.

"Well, I have an equity like that," he declared; "and what kind of an equity would you call it?"

I did not want to discourage him, so I avoided answering his inquiry by replying:

"I'll have to think it over, Dennis, before expressing an opinion."

"Again, Mr. Barton," he added, "I took a lot in trade at twelve hundred dollars. For it I gave a good, sound gray mare worth two hundred dollars and a thousand-dollar mortgage for the balance. I'm told the lot's worth only a thousand dollars. If that's true I'll have to dig deep to find my equity, won't I? What's an equity like that worth, Mr. Barton?"

Thinking I might as well be candid, I replied:

"I'd say it's not worth anything, Dennis."

"You mean to say I'm stung?" he asked, drawing his brow into a frown.

"I'm afraid so, Dennis."

With that he got up and stood before me.

"Mr. Barton," he remarked, "this has been a mighty enlightenin' talk, I don't think! You have the reputation of knowing all about real-estate matters. I came in here to learn something—to get your advice and opinion. You haven't advised me at all. You say in your opinion my equity in the twelve-hundred-dollar lot isn't worth anything. I say your opinion isn't worth anything. No harm done. Good luck and good day to you, Mr. Barton!" Then out he went and I have never seen him since.

Woman! She is making her mark the world over in walks that were for men only in years gone by. Nowadays few are the callings, professional or otherwise, in which she is not more or less prominent; but she is not prominent in the real-estate game. Its trials, intricacies and disappointments are too many for her. Probably in the whole United States there are not more than a few dozen women real-estate brokers. I hear of two or three who are prospering; but what do so few amount to among the thousands of men engaged in the business? Every little while a woman enters the realty ranks only to find the going so hard that she drops out and deserts, or is made a willing life prisoner by some real-estate man who finds her a far greater success as a helpmate than as a competitor.

Feminine Business Honor

In the real-estate market a woman is out of her element fully as much as a man is at a bargain sale of dry goods. He does not know the actual values of the goods, nor is he able accurately to judge their grade or quality. So it is with a woman as regards building and land values. A showy house may attract her; but she does not know whether it is of good or bad quality, or whether it is worth what is asked for it. And it is the same with a parcel of ground.

An occasional woman is well posted on such matters and is able to protect herself against imposition; but not the average woman. Because of her inexperience, when she wants to buy or sell real estate a broker should use the utmost care in advising her. She is on the defensive until convinced he is sincere in all he tells her. Once he gains her confidence, she depends on him for guidance and never doubts him; but should he give her bad advice—and she follows it—he is liable never to hear the end of it.

Men are more self-reliant. They know what they want; and though they may ask a broker's opinion, it does not influence theirs unless the opinion given is based on irrefutable logic.

Some real-estate men dislike to deal with women; yet it is a pleasure to transact business with a reasonable and confiding woman. On the other hand, when a broker has a female customer who is suspicious and unreasonable he earns ten dollars for every one her patronage brings him.

In my dealings with women I have found them more dependable and trustworthy than men. When a woman makes a business promise she usually keeps it, even though its fulfillment may be long delayed by circumstances.

I had as a customer a man who desired to buy a property that had been in his family for two generations, but had been lost by his father through business reverses. The property belonged to a woman whose husband had bought it at forced sale. At his death he had bequeathed it to her, with the stipulation that she was to retain it until her son reached his majority. Neither I nor the man who wished to buy knew the property was thus entailed. When we asked the woman to put a price on it she explained why she could not sell. Her son was then eighteen.

Naturally we were disappointed. There was no chance of my making a commission on that property, so I suggested the purchase of another; but my customer said he wanted to buy the old homestead for sentimental reasons—wanted to deed it to his mother, who had always mourned the loss of it. The woman who owned it told him, if he did not change his mind by the time her son was of age, she would then sell it to him for two hundred thousand dollars. Later she removed to California and the man was appointed to a high government post. Thus I lost track of both of them.

The Sunshine Girl

Four years had passed when one morning I read in the newspapers that the official had bought the property. The woman had kept her promise. That was my first thought. My next was as to where I came in. I had brought seller and buyer together originally. Was I not entitled to a commission?

Such a thing had never been mentioned. The situation was so unusual that I concluded to locate the woman and write to her; but that proved unnecessary. Three days later I received a letter from her advising me of the sale and inclosing a four-thousand-dollar check in payment for my services in securing a buyer for the property. I will admit it was a good deal like finding money and it took me a long time to get my pulsations down to normal.

I have in mind one woman to whom I tried to sell a house in a neighborhood she said she preferred. It was the only dwelling for sale in that locality and was priced at about what she desired to pay. When we arrived at the property she was delighted with its location. The exterior of the house was satisfactory, but I feared the interior would not be—nor was it. She liked the first floor, but the second floor killed the sale. The largest bedrooms were small and the smallest were not much larger than good-sized closets.

"So you call this a fine house, with bedrooms no larger than chicken coops!" she complained. "I could breathe all the air in any of these rooms in a few hours."

"But, madam," I suggested, "you could always leave the windows open."

"Yes," she agreed in a sarcastic tone, "and go sleepless all night because of street noises—and wake up in the morning with a wry neck!"

"Ever had one?" I asked jestingly.

"One what?" she questioned.

"Wry neck."

She laughed heartily.

"No," she said. "Why?"

"I didn't know," I said. "They make people so ill-humored."

She was a jolly little soul and my insinuation amused her.

"Just for that, you've got to show me houses all day!" she declared.

I took her at her word—devoted the whole day to her; and by nightfall she had articled to buy a much finer dwelling than I ever thought I should be able to sell her.

I met her at church last Easter Sunday. Though her husband was with her, she winked at me instead of bowing.

"The little flirt!" I said to myself.

When I was leaving the church she and her husband caught up with me.

"I've got one," she said with a smile.

"One what?" I asked.

"Wry neck," she replied; "and ask John here whether I'm ill-humored."

"Mr. Barton," her husband asserted, giving her arm a gentle pat, "she's been perpetual sunshine ever since you sold her that house."

Yes; those folks are friends of mine—the kind a real-estate man values.

Some brokers think it best in house-selling first to show dwellings they believe

(Continued on Page 69)

How Long Will Consumers Pay the Increased Cost of *Extravagant* Manufacturing?

Over $2,000,000 a Week Losses from Inefficient Power Transmission Alone

Leviathan-Anaconda—The Scientific Belting—Adds 10% to 30% to Machine Production in 8,000 Factories:

AN eminent legal counsel—the incorporator of many successful businesses—recently likened competition to Sinbad's "Old Man of the Sea."

In discussing present conditions, he said: "For the first time in fifty-odd years the Old Man has been off the job.

"He is due back shortly, and the first thing he'll do is to cut down the cost of Extravagant Manufacturing.

"Your American manufacturer is an opportunist and rarely uses his long-distance glasses. That is why many of them are not counting seriously on two developments of the present situation—*The insufficiency of trained men for skilled labor's jobs, and the 24-hour machine day.*

"The man who is now stopping all leaks in preparation for more competitive conditions, can lower prices and still make dividends when prices go down to normal."

* * *

Leaks in the *use of power* are most insidious and respond quickest to betterments.

Investigators have calculated that if 10 per cent to 15 per cent. of wasted power were saved, it would be worth over One Hundred Million Dollars a year to American Manufacturers.

The greatest power leaks are caused by the use of inefficient transmission belting.

* * *

For 35 years there has been in process of development a belting with none of the faults of the traditional belting.

This belting—Leviathan-Anaconda—is built on the theory that you must know conditions in order to meet them—and that you cannot *grow* strength, ruggedness and above all dependability into a belt.

Leviathan-Anaconda are built to meet *calculated stresses.* They are made in various ply of solid fabric, impregnated with special compound, so treated, stretched and aged as to produce a strong, pliable belting, well-nigh indestructible.

These belts transmit every available ounce of power without stretching or slipping. They do not need constant dressing and they work under dry, moist or gaseous conditions that are destructive to ordinary belts.

* * *

Hundreds of these belts have been used for 24-hour-a-day service for years.

The belt illustrated is one of six, operating in a power-house of a great railroad system. It is an endless Anaconda running 24 hours a day at a speed of over a mile a minute. It has been in service over three years. No stretch—no slip.

In the use of high-speed steel—a condition which shows up the inefficiency of belts—the Anaconda has been practically adopted as the only 100% belt.

Another 24-hour-a-day job is the pumping of oil wells. In the Mid-Continental Fields, through the use of a "*power*," Leviathans are pumping 24 wells with belting equipment that formerly pumped one.

* * *

Leviathan-Anaconda Conveyor Belts are known from the Atlantic to the Pacific.

They are solving the unskilled-labor problem in mines, collieries, industrial plants, factories, shops; even in department and retail stores.

They are taking the expensive wheel-barrow and dump cart off the pay-roll

They work three shifts a day, never charge over-time and never ask for a raise

* * *

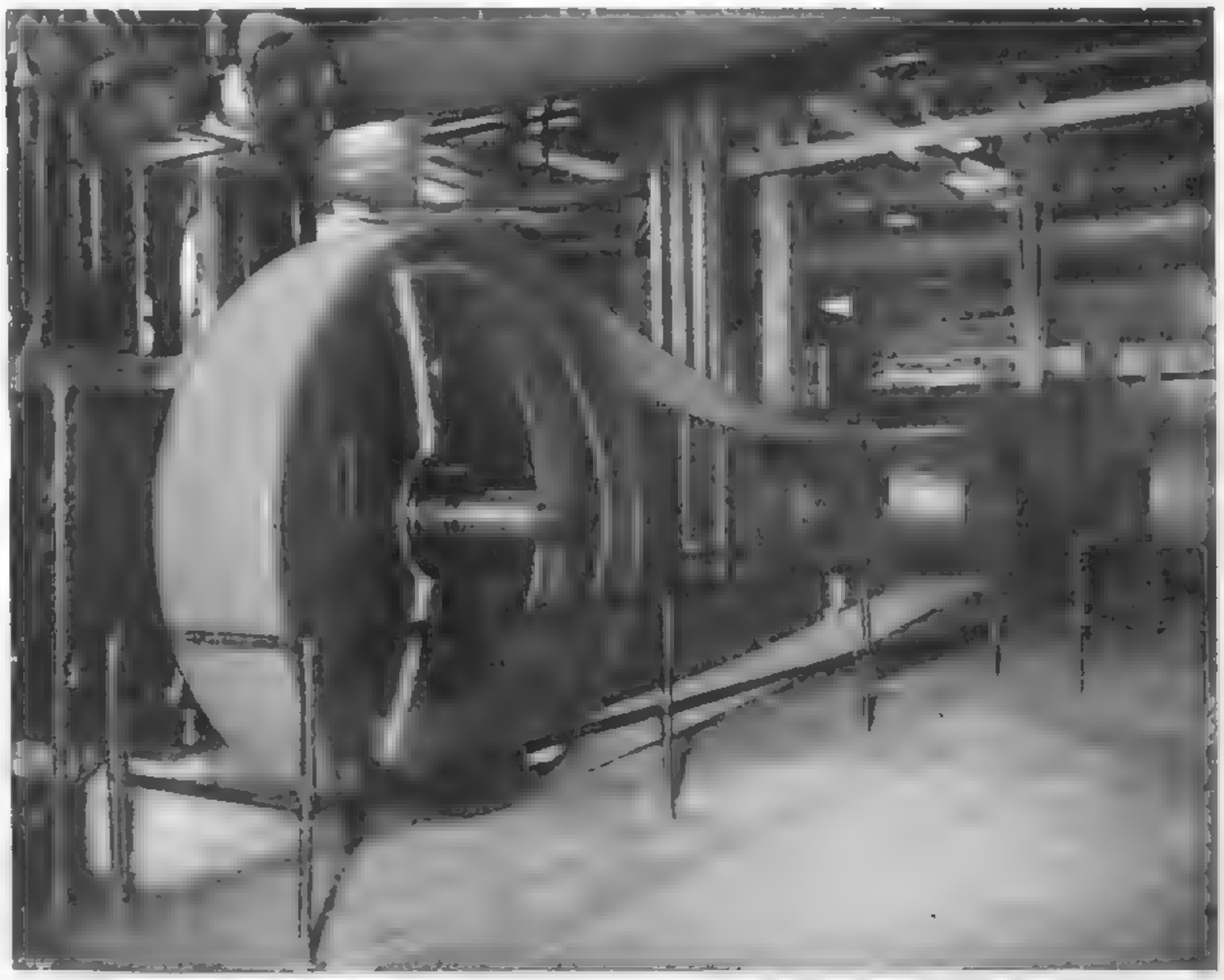
Leviathan-Anaconda is not sold by the yard—it is sold as a cost-reducing service. Therefore, it is sold direct to the user.

Its representatives are specialists in laying out scientific transmission, and their services are available to the engineer of any factory in America.

The first important step in lowering production cost to make up for increase in wages, is to get in touch with our man service.

Our book about belts is just off the press. Engineers will find it a valuable addition to their library. There is no charge for it.

Send for our special charts. They show how to keep transmission, conveying and elevating costs in your own plant.



This 20-inch x 6-ply endless Anaconda Belt in the Philadelphia power-house of a great railroad system is now in its fourth year of continuous service, transmitting 200 to 300 horsepower twenty-four hours a day. The Power House contains six of these units, all driven by Anaconda Belts.

LEVIATHAN AND ANACONDA BELTS
for Transmission, Conveying and Elevating
MAIN BELTING COMPANY, Philadelphia

New York Chicago Pittsburgh San Francisco

CHARLES PURDEN, Birmingham, England
MAIN BELTING CO. OF CANADA, LTD., Montreal, Toronto
THE M. METT ENGINEERING CO., Petrograd, Russia
ADOLPH GRANDJEAN, 211 Rue Lafayette, Paris
WM. A. CAMPBELL, Havana, Cuba
HONOLULU IRON WORKS CO., Honolulu

Electricity's Latest

A Sewing Machine no larger than a Typewriter

An electric sewing machine that you can carry—actually carry in one hand—from room to room. When not in use, it can be put away on the closet shelf.

Western Electric Portable Sewing Machine

This is the last word in electrical household conveniences—a full-sized, high-grade sewing machine without the heavy iron frame, treadle and other parts which are made unnecessary by the electric motor which is a part of the machine. A pressure of the foot on the control pedal gives exact speed desired.

This is the greatest gift of electricity since the electric iron and electric vacuum cleaner. Learn about it, and you will never again pedal away your energy on an old-fashioned sewing machine. Write nearest branch house for Booklet No. 501-Q.

Easy to Carry

One of the best things about it is the price, $35.00—less than you would pay for most any of the well-known makes of foot-power machines.

Western Electric Company

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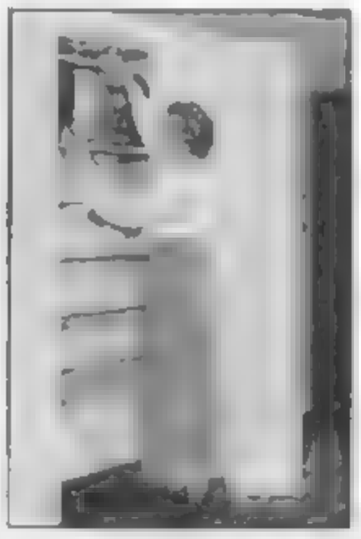

Easy to Put Away

(Continued from Page 66)

will be rejected. The theory is that the best house to be shown will then be all the more pleasing by contrast. The plan works well in some cases, but fails dismally in others. I once tried it on a woman, but I never did show her the property I expected her to buy.

I chose four dwellings for her inspection, feeling confident the fourth would prove a winner; but I lost out on the third house. It was on a high, terraced lot and a five-foot retaining wall reached from the sidewalk to the terrace. I had piloted the woman and her seven-year-old son through the dwelling from cellar to attic; then we finally tarried on the front porch to talk things over.

"What is the lowest cash price for this property?" she asked.

"Ten thousand dollars," I told her.

She sighed wearily.

"I'm tired looking at houses," she said, "and this one suits me better than any of the others. I'll take it."

I had begun to think she did not intend to buy at all, and when she announced her decision so suddenly I was at a loss for words; but I was given no opportunity to say anything.

Just as she ceased speaking her young offspring, who had been hopping round like something possessed, got too close to the edge of the terrace. He lost his balance, tumbled and began rolling toward the retaining wall, the top of which was flush with the bottom of the terrace. The little shaver was bound for the flagstone sidewalk! That might have meant a broken arm or leg. With a bound I cleared the porch steps and somehow reached the sidewalk just in time to break his fall. He was badly frightened, but none the worse for his mishap, and I thought to make light of it; but when I set him on his feet he began to blubber. His mother rushed down, stooped and threw her arms round him. She was pale and trembling.

"Madam," I began, "such a thing is liable ——"

She turned on me like a tigress.

"Not another word, sir," she cried; "not another word! Ugh! I wouldn't buy this house—no, not if the price were only half what you ask. The very idea—trying to sell a trusting woman a death trap like that!" And pointing at the dwelling indignantly she grabbed the bawling youngster by the hand and marched down the street.

How Motors Help Business

I stood for a moment or two where she had left me. I was too surprised to move. After a bit I pulled myself together and cranking my automobile I jumped in and caught up with her. I asked her whether she would not allow me to show her another house. She not only ignored my inquiry but also refused to let me drive her home. She said she would have nothing more to do with such a trickster!

It is good policy to be insistent about the closing of a real-estate transaction. A broker never knows what may transpire at the last moment to undo all his work. A near deal I had, soon after the near deal just related, was well-nigh a heartbreaker to others more than to myself.

Of course there was a woman in the case. She owned a ninety-thousand-dollar business property that was mortgaged for seventy-five thousand. The loan was overdue and foreclosure was threatened. She told me to sell the property for eighty thousand dollars.

After much effort I found a buyer for it. He had one hundred thousand dollars in bank. When I told the woman how lucky she was she asked me whether I could not get her eighty-five thousand dollars. The man agreed to pay that amount; the agreement was drawn, and I took it to the woman to have her sign it. Again she hesitated—wanted to think it over; and all the while the people holding the mortgage were clamoring for its payment. I was easy and permitted the woman to have her own way.

Next morning the man who had thought of buying called me up on the telephone. He said he had been talking with the president of the bank, and the president had told him it was not a good time to buy real estate; therefore he had decided not to purchase. I tried to convince him the banker was wrong, but could not do so.

Two days later that bank closed its doors. When its affairs were settled up the depositors received thirty cents on the dollar. In that realty deal I was the luckiest of all concerned—the woman lost her property through mortgage foreclosure, the man who was going to buy the property lost seventy thousand dollars, and I lost a seventeen-hundred-dollar commission.

In these days the real-estate man who does not own an automobile is at a disadvantage. His auto-owning competitor has the best of him. A motor car is a timesaver for broker and customer—a convenience well worth its cost. It annihilates distance, affords privacy and is fast becoming a necessity in the real-estate business.

Every broker who operates an automobile is imposed on at times, however. All sorts of schemes are worked on him and he has to stand for them because he never knows when a deal may result that will pay him handsomely. I often think of one experience that befell me through my owning an auto.

One afternoon a heavy snowfall had crippled the trolley lines. Few cars were running and in the suburbs the snow was almost a foot deep. A woman who lived five miles outside the city called me on the telephone. She said she had read my advertisement offering for sale a residence in Sylvan Dell, one of the city's most exclusive home districts. She believed she knew the house—was sure it was a bargain and just what she wanted. She wished to have my auto call for her in an hour. Next day she was leaving the city for two weeks, she said, and must see the house before departing.

The Cost of Curing a Cold

She told me just where she lived and who she was. I recognized the name—her husband was a man of wealth and prominence. She explained that her auto was being repaired, otherwise she would come to town in it.

Scenting a live prospect I decided to show her the house myself instead of turning her over to a salesman. To reach her home I plowed through deep snowdrifts and bumped over innumerable deep ruts in the country roads, but managed to make the trip without a breakdown. When we arrived at the property I felt so sure she meant to buy, she asked me what time it was. I told her three-forty-five.

"We'll have to hurry," she said; "I'm due at a club meeting at Mrs. Hiram Small's at four o'clock and her house is a half-mile from here; and hardly any street cars are running."

Well, she looked the house through in less than ten minutes. It was a hurry-up inspection and no mistake; yet she said the house was precisely what she wanted. She would tell her husband all about it and have him communicate with me next day. That was three years ago and I have not heard from him yet.

To be sure, I took her to Mrs. Small's in my auto, for which courtesy she seemed truly grateful. Such experiences are part of the game, however, so I never permit them to rile me. Regardless of them I maintain that when he can afford to do so every real-estate man should own a motor car.

John Barleycorn is one customer with whom a real-estate man should have no dealings. A broker does not know when a liquor-laden breath may cause him loss of business.

A few years ago I had a racking cough. My physician seemed unable to cure it; so one day I determined to try an old-fashioned remedy—rock and rye. I took it three times daily—morning, noon and night.

One noon, just after I had taken a dose of the stuff, a handsome seven-passenger touring car drew up at my office. From it alighted a woman of middle age. Entering the office she inquired for me, and when I came forward she said her pastor, the Reverend Doctor Bowman, had directed her to me. She wished to buy a large old mansion as a home for aged inebriates.

The property she wanted was one I had for sale, but not exclusively. When I told her the price of it was fifty thousand dollars she demurred, said she was a philanthropist and should be treated considerately, especially as she was going to invest one hundred thousand dollars in mortgages as an endowment for the institution.

I pointed to the sale file on my desk and she leaned over and read the price on the file card. Her chair was close to mine; she got up immediately and began buttoning her long seal coat. Her face was stern and her manner frigid. I did not understand her sudden change of mood.

The
Christmas Gift
Good All Year 'Round

Parents, boys and girls and guests are all fascinated by the royal games of Carom and Pocket Billiards when played on Brunswick tables in cozy home surroundings.

After-school hours and winter evenings always find the Brunswick the center of merriment and wholesome exercise.

Some styles can be set up quickly anywhere and taken down easily after play. "Grand," "Baby Grand," "Convertibles" and "Quick Demountables" in sizes to fit all homes regardless of room.

Made of beautiful oak and mahogany richly inlaid; masterful cabinet work that lasts a lifetime—speed, accuracy and ever-level smoothness.

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A small first payment puts any Brunswick that you select in your home for Christmas.

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Get our 30-day home trial offer and see these tables in our handsome color-catalog, "Billiards—The Home Magnet."

This book gives full information—shows how home billiards keeps boys off the street, supplies the whole household with year-'round health and entertainment.

Write or send the coupon printed below and have this book by return mail *free!* Then decide in time for Christmas delivery.

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The Mint on a Million Tongues
PEP-O-MINT LIFE SAVERS
Made better and purer than candy mints have ever been made before. Packed in a novel tinfoil roll so that you may take one and keep those remaining sweet and clean.
Three Flavors:
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The patented hole identifies the genuine.
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LIFE SAVERS
A DAINTY CONFECTION

"Mr. Barton," she said, "you own a good many properties, I am told."

"A few," I replied modestly.

"Any distilleries among them?" she asked in a sarcastic tone.

"I should say not!" was my emphatic answer. Her inquiry surprised me.

"Well, Mr. Barton, owning a distillery killed my husband! Doctor Bowman must have misdirected me. I'm sorry I have taken up your time."

She left abruptly and as she departed I looked after her in wonder. What had she meant? Turning back to my desk I saw the four-ounce vial on it—the office portion of my cough remedy. My breath! That was the solution—she had smelled whisky on it!

She bought the old homestead she so much wanted—paid fifty thousand dollars for it too; but another broker received the thousand-dollar commission, and another broker invested her hundred thousand dollars in mortgages and pocketed two thousand dollars additional thereby. The rock and rye cured my cough eventually, but it was a mighty costly cure!

A real-estate man should not be a jack of all trades and master of none. These are the days of the specialist and he has found his way into the real-estate game. A broker may come to realize that his forte is house-selling. In that event he may prosper most by confining his efforts to that alone—or he may be specially clever at selling business property. If so that is the line he should follow.

I have known men who failed at the selling game to develop into excellent mortgage brokers. Also, I have seen men begin as salesmen who later found themselves best adapted to renting. The man who is uniformly successful in all lines is a pronounced exception; but the man who is an expert in any one branch of the business and specializes in it usually succeeds—if he makes it a rule to work earnestly and to be fair in all his dealings.

One thing a real-estate man should guard against is the inclination to take matters easy. It is a habit that grows insidiously and is due to one of two opposite causes—lack of success or too much success. If a broker has confidence in his own ability he should never become discouraged. When the market is dull he should work all the harder; otherwise he loses much of his energy—and energy is hard to revive, once it has begun to wane.

I have known brokers who would strive unceasingly until they consummated big sales or trades netting commissions up in the thousands. Then, with comfortable bank accounts, they would ease up, feeling they had earned a rest. And rest they would until their supply of cash was nearly exhausted. Then they would hustle anew; but every such period of ease tended to augment the habit of leisure and made it more and more difficult for them to accomplish anything.

To be a success in the real-estate game, a man must work earnestly and constantly; for even the most efficient broker will sometimes go for weeks or months without consummating a single transaction.

A Costly Piece of Vanity

The greatest fascination of the real-estate business is in its uncertainties and possibilities. The latter are limitless—the former numberless. There is no calling more mind-broadening, no other occupation in which so many new problems come up for solution. Yet often, owing to favorable circumstances, a young broker will make a brilliant start and think the game an easy one.

In my early days I had a most exaggerated opinion of my ability—thought I knew all about the business, the laws pertaining to it, and those pertaining to estates and banking; but time taught me that I knew very little. I came to know experience as the one real teacher. How foolishly proud I was of the first thousand-dollar check I received in payment of a sale commission! And how long I had to keep it! Yes; I was green—a novice in many ways.

I had sold a fifty-thousand-dollar property, my largest sale up to that time. When I received the thousand-dollar check I carried it round for four days, showing it to friends. On the morning of the fifth day, while riding to my office in a street car, I read in a newspaper that the man whose property I had sold had died of apoplexy the previous night.

Instantly I thought of the check. The first place I visited that morning was the bank where I kept my modest account. I tendered the check for deposit. The receiving teller asked:

"Mr. Barton, haven't you read the morning papers? Mr. Hastings died last night."

"Well, what of it?" I returned. "The check's good, isn't it?"

"It would be if Mr. Hastings were alive; but as he's dead we can't accept his check. You will have to wait a year for the money on it."

I paid a big price for my vanity. Not until twelve months later did the administrator of the Hastings estate O. K. the check for payment; but long before he did so I had sold my claim for five hundred dollars, because I was hard pressed for funds.

To the man who aims to learn the real-estate business from the bottom up, I would recommend an apprenticeship as a lot salesman. That will teach him how best to deal with buyers of small means.

Mortgages as Investments

Why real-estate men are not more aggressive in recommending real-estate and mortgage investments is hard to comprehend. All security worthy the name has land as its basis. Real property, though not a quick asset, is a safe and sound one when wisely bought and rightly handled. If well chosen it is a possession of ever-increasing value. Properly improved it insures a normal and steady income; nor is it high-priced one month and low-priced the next, like speculative securities.

The man who owns good real estate knows its value all the time. The largest fortunes in the world were founded on land purchases, and it was real estate that kept many a savings bank and many a trust company from failing during the dark days in the autumn of 1907—real estate and mortgages.

Looked at from every viewpoint there is no other investment quite so satisfactory as a good first mortgage. It is always worth its face value. In times of stress it can be marketed readily, even when stocks and bonds have to be sacrificed. When a stock passes its dividend the stockholder must either hold his stock until dividends are resumed or sell at whatever price he can get. The dividend rate can be cut ruinously or terminated permanently.

A mortgage bears a fixed rate of interest and if the interest is not paid foreclosure protects the mortgage-holder. The only thing to avoid is overloaning. No broker should knowingly permit a customer to loan more than sixty per cent of what a property would sell for in the open market under ordinary circumstances. If that rule is adhered to mortgages are as safe as Government bonds, with this advantage—they usually return a higher rate of interest.

The real-estate business is no longer a game of dog eat dog and the devil take the hindmost. It is no longer a game of hit or miss, or a game of last resort. Nearly every city, town and hamlet in the United States and Canada numbers real-estate men among its leading citizens, and in nearly every city and town real-estate boards have been formed.

Thus real-estate men have banded together to standardize the business; to put it on the high plane its importance and vastness entitle it to; to enable those engaged in it to be business friends instead of business enemies, and to afford them opportunities for united action on all such matters as may be deemed best and necessary for the public or common good.

Looking back over my career as a real-estate man, I can discern many lost opportunities—some legitimate, others questionable. On numerous occasions, had I ignored the Golden Rule I could have reaped fortunes and the fame they ofttimes bring; but they would have been so dearly won as to have been joyless.

As it is, my heart is light, my days are peaceful, and my slumbers are not disturbed by unpleasant dreams. No accusing specters rise in the witching hours to remind me of doubtful deeds. I am not sinfree or saintly—far from it; yet I have garnered an honest competence in a business fraught with many temptations; so many, in fact, that far too many people who do not understand it have come to think none too well of those engaged in it. But those of them who are worthy stand in need of no apology; and such, I assert confidently, are vastly in the majority.

The real-estate business, like any other, is what a man makes it—and, like any other, it is not every man's game.

Now You Can Drive in Comfort all Winter

The Perfection Heater keeps *any* car interior and its occupants warm and comfortable—even in the coldest winter weather.

No need to bundle up in heavy coats and furs. No danger of catching cold upon stepping from a warm room into your car—if it is equipped with the Perfection Heater.

No need to "lay up your car for the winter," for if your car has a top and well-fitted side curtains the Perfection Heater will keep it warm as toast—as comfortable and cozy as your living room—no matter how cold the weather is outside.

And all this comfort is yours with *absolutely no operating expense.*

By means of a most ingenious patented device, part of the exhaust heat from your engine is led through a compact radiator that is set in the floor of your car like a register.

A slight movement of your foot regulates the heat—or shuts it off entirely.

There is no noise—no odor of any kind—no loss in your engine power—and no back pressure.

And this indispensable heater is built in styles suitable for *any* type of car. It can be installed in *your* car in a few hours.

Your dealer or your garage man has the Perfection Heater, or can get it for you. Ask about it *today* and get ahead of the cold weather.

The Perfection Heater

PATENTED

UTILIZES WASTED EXHAUST HEAT

Already Standard Equipment

The Perfection Heater is already found as standard equipment on the following cars:

Cole—Springfield Models
Haynes—Springfield Models
Jordan—Winter Bodies
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Westcott—Winter Bodies
Fifth Ave. 'Buses, New York
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A Fast Winter Seller for Dealers

Dealers will find the Perfection Heater a most active winter seller. With such a popular and widely used accessory in stock the otherwise dull winter months will no longer be a bugaboo.

With the first touch of real winter hundreds of motor car owners will want you to install Perfection Heaters in their cars. Anticipate this demand by ordering now, *today*. Write for special terms to dealers.

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For Mother—A HOOSIER
The Lifetime Kitchen Helper

Over and over again, the HOOSIER cabinets have won the highest honors American women can give. More than 1,000,000 are now in use, and 7 out of 10 are sold through the recommendation of women who own and prize this cabinet far beyond its very low cost.

Your home needs this lifetime kitchen helper. There is now no reason why the housewife should tramp back and forth from the cellar, pantry, cupboard and the kitchen table in getting each meal and clearing away the dishes and utensils afterwards.

The HOOSIER Does Away With All Those Miles of Useless Steps

Forty labor-saving inventions by Domestic Science experts make it the greatest time-saver, step-saver and strength-saver ever devised to cut down woman's work.

Features That Are Most Important

The oval illustration shows the parts that make the HOOSIER *a real helper.*

Storage space is above and below, with places for 400 articles *all within arm's reach!*

There is plenty of unhampered room above and around the aluminum (or porcelain) work-table.

It gives you a big table space to work on. It gives you 6 surpassing features.

All exclusively HOOSIER improvements:

1—All-Metal Flour Bin with Glass Front.
2—Gear-Driven Shaker Flour Sifter.
3—Revolving Spice Jar Rack.
4—Ingenious Big-Capacity Sugar Bin.
5—Big, Broad Cupboard Space with plenty of room to work—not hampered with partitions.
6—Doors with Handy Trays that hold small utensils or the New Roll Doors without extra cost.

Prices and Terms

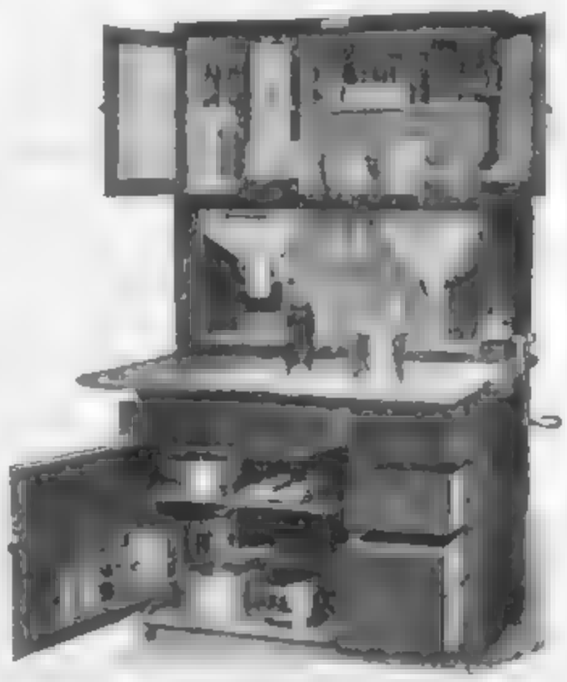
We are now selling our second million HOOSIERS.

Our enormous output makes possible our low prices which now range from $12.75 to $52.50, according to design and equipment.

Select your HOOSIER at once for Christmas delivery on our money-back guarantee. Pay a little at a time, without extra cost or interest.

Write for HOOSIER Book FREE!

See actual photographs and descriptions of the beautiful new HOOSIER models and decide on your cabinet before Christmas. Send us your name and address for a copy free and let us tell you the store nearby where you can see the HOOSIER demonstrated



"Hoosier Beauty"

THE HOOSIER MANUFACTURING CO., 1612 Sidney St., New Castle, Ind.

SHOESTRINGS

(Continued from Page 23

"If he's met Sir Lionel, though," said Mrs. Tumulty, "you'd better wait, dear. Maybe he can tell you something about a ranch. All the swell English nobility go ranching, I'm told."

Mr. Tumulty, it appeared, was considering how he should invest his money; and as he was in the hay-and-feed business, ranching naturally appealed to him. However, he was in no mood now even to think of it. He wished to get home, where he could change into something that didn't hurt so much. Mrs. Tumulty, however, was persistent. Mr. Alsop, with Miss Negley, would return shortly; and hadn't he promised to talk investments with Mr. Tumulty?

It was so. Besides saying Mr. Tumulty was wise in investing in a ranch, he knew several that might be had; he also had agreed to find Mrs. Wallop just the bungalow she wanted. That lady was no longer set on Los Angeles. Coronado was much sweller, she thought; and Mr. Alsop agreed with her. He seemed, in fact, to warm instantly into interest at the suggestion that they should invest their money locally.

"You'd better wait, Al," said Mrs. Tumulty; "maybe Mr. Alsop knows of some ranch near here we c'd see this afternoon."

"Piffle!" said Miss Minch again.

She rose, her manner as abrupt as her speech. Her whole air, in fact, was so short, so brusque, that the others stared at her in astonishment. Mrs. Wallop, who had just exclaimed "Oh, see girls! Here comes that cerise sweater again! Ain't it swell?" turned from gazing at the sweater to gape.

"Why, Jennie Minch!" she protested.

"I'm sick of all this!" said Miss Minch. "I wish we were all back in Octavia Street. It's bad enough for Tams to make a goat of himself, talking about getting into society—all that sort of rot. If he wants to, let him! I'm not going to make a she-idiot out of myself. I'm a full-grown woman; I'm old enough to vote, and some over; and if it hadn't been for little Susie Negley the only thing that ever would have got me out of Octavia Street, away from my wrapper and breakfast in bed, would have been another earthquake or a fire. You people make me tired!"

"One moment," interrupted Mrs. Niblo. "Are you addressing me?"

"No," said Miss Minch; "you just got in on a rain check." Her air still as vigorous as ever, she turned to her astonished companions: "Santa Cruz is about our style. Why didn't we go there? Just because we've got a little money, more than we ever dreamed we'd have, we're all running round as crazy as an ant hill with the lid off. You don't suppose anyone's going to give us a look, do you? Ha, ha!" said Miss Minch. "Tommyrot!"

"Why, Jennie Minch!" cried Mrs. Wallop.

"Let her rave!" said Mrs. Niblo.

Mrs. Tumulty also ejaculated:

"Why, how c'n you say such things! Hasn't that swell Mr. Alsop been more'n kind already? He's class, isn't he?"

Miss Minch stared at her.

"That whippersnapper!"

Again there were exclamations. Swell Mr. Alsop a whippersnapper? Miss Minch steadfastly stood her ground.

"I don't know what the shrimp's up to; but you can make up your minds that for all he does for you he'll expect to get something. If anyone does anything it'll be for what they expect to get!" Then Miss Minch gave a shrug. "Don't worry! Nobody'll do anything, anyway!" With a laugh, a croak, she added then: "Basket parties not allowed!"

"What say?" asked Mrs. Tumulty, bewildered. "I don't understand."

"Well, you wouldn't, of course," replied Miss Minch. It was at this instant that Mr. Poulsen reappeared.

If it were so, as Miss Minch said, that she and the others would find Coronado lonesome, the news Mr. Poulsen brought with him would seem to discredit that idea. As he bustled toward them, attired in a golf cap, tan shoes and his new frock coat, the first he'd ever had, Mr. Poulsen was a picture expressive of animation and ecstasy. His face flushed, excitement stirred the gentleman.

"Say," he said, "I've been having a time! You folks otta have been with me!" Throwing back his coat, his air impressive, he thrust his thumbs into his armpits: "This is one little place—Coronado! Say, guess now who I've been with!"

"Why, Mr. P.!" cried Mrs. Wallop. "What's up?"

"Swells!" said Mr. Poulsen. "Swells! I've been meeting a bunch of them—that's what! And say, whaddier think? They all know all about us!"

"Us?"

"You said it—us!" nodded Mr. Poulsen; and instantly Mrs. Wallop turned to Miss Minch.

"There now, Miss M.!" cried Mrs. Wallop, her voice bulging triumphantly. "What was it you was saying now about the high-tones handing us the mitt? You'll change your mind, I guess, eh?"

"Yeah, swells," said Mr. Poulsen. "Big bugs; the real variety!"

XIII

IT WAS so. The acquaintances Mr. Poulsen had been making were swell from every angle of his judgment. It seemed that, feeling thirsty and not caring for lemonade, Mr. Poulsen had sought the Casino downstairs. Ginger ales were a quarter, too, down there; but as a small vichy was only a nickel, Mr. Poulsen was about to order one, meaning to take it over to a table and drink it, when a gentleman beside him had nudged him on the arm.

"Have one on me, *hombre*," the gentleman invited; so Mr. Poulsen had taken ginger ale.

He was, in fact, most enthusiastic about the stranger.

"You otta meet him, Tumulty!" he exclaimed. "It seems he's in alfalfa raising—one of them big-ranch fellers. And say—talking about swells! Say, he had a roll on him as big as a rubber tire!"

However, that was only a part of it. With the ranch gentleman were two others, equally swell. Coronado, indeed, was filled with swells. The rolls the two others showed were as fat as the rancher's too.

"Nix on the electrix fittin's now!" Mr. Poulsen ejaculated. "I've got nex' to something real!"

In fact, he had several things in view. All had come out of his chance acquaintance with the ranch magnate and his two companions. But this, it chanced, was not the only cause of Mr. Poulsen's excitement.

"Say," he cried, "I'll bet you can't guess who those fellers are!"

"Why, who was they?" exclaimed Mrs. Wallop. "Not regular boarders here?"

"I know," Mrs. Tumulty interjected—"one was Mr. Tams' friend, Sir Lionel."

Mr. Poulsen gave a scornful grunt. These were real swells—millionaires. One was in the auto business.

"Makes 'em," said Mr. Poulsen; but, swell as he was, the third gentleman was sweller. "I'll give you a guess now," he offered; "he's a banker, one of those there big money men! Get him, people?"

A shrill cry escaped Mrs. Wallop.

"I know now! My sister Minnie's husband's heard I'm here and he's come down from Los to surprise me!"

Mr. Poulsen favored her with a grunt.

"Minnie's husband nothing! Didn't I say this was a real swell, a millionaire? It's Lubin!" And so it was.

Mr. Lubin, traveling by train, had just come on from Denver via Montgomery Street, San Francisco. Why he had come to Coronado Mr. Poulsen also knew; at any rate, he knew what Mr. Lubin had told him. He'd dropped down to Coronado for a little rest, recuperation. He had still, of course, other large operations on; but until he had rested he would not take them up. Meantime he meant to divert his mind by taking part in the Coronado gayeties.

"Yes; and whaddier think!" exclaimed Mr. Poulsen, breathless. "He intends to hire a yacht and give parties! He told me so himself. That ain't all of it, either. He says if we like he'll have us all to a swell supper, a little wine party. He invited the two other gents, besides. He says business c'n wait. Money's too easy to pick up in Wall Street; he wants a little old good time first. Then he bought me another drink. It was a gin daisy, this time; and I saw the check. Forty cents was what it was, but Lubin never even kicked. He ordered me a cigar, besides. Say!" said Mr. Poulsen excitedly.

His animation was reflected by the others. All of the party, Miss Minch excepted, seemed infected by it.

"Lubin!" she exclaimed curiously. "That fellow here?"

Means Best

Manning-Bowman Electrics

IN the purchase of an electric cooking utensil your chief concern should be utility and durability.

These factors have been developed to the highest degree in Manning-Bowman Electrics with the purpose of offering articles that, whatever the initial cost may be, it will prove really low when length of service and usefulness are considered.

Aside from these important features, other advantages are low operating expense, patented detachable plugs, graduated heat regulation, speedy action, and, in utensils with enclosed heater, an automatic cutout that prevents damage in case the current has been left on until water has boiled away—a feature found only in this style of heating unit.

Behind this line of electrics, made up in attractive designs, is the famous Manning-Bowman reputation for highest quality, and which is thoroughly exemplified in every article included in this line.

Manning-Bowman Ware for Gift Giving

Any cooking or heating device selected from the well-known Manning-Bowman Ware, whether for use with alcohol, electricity or on ordinary gas or coal range, will prove a most acceptable gift—one to be really appreciated. Selection can be made at jewelry, hardware, housefurnishing and department stores.

We shall be pleased to send you an attractive and instructive booklet on our electric line. Write for booklet M 22. Manning Bowman Meriden

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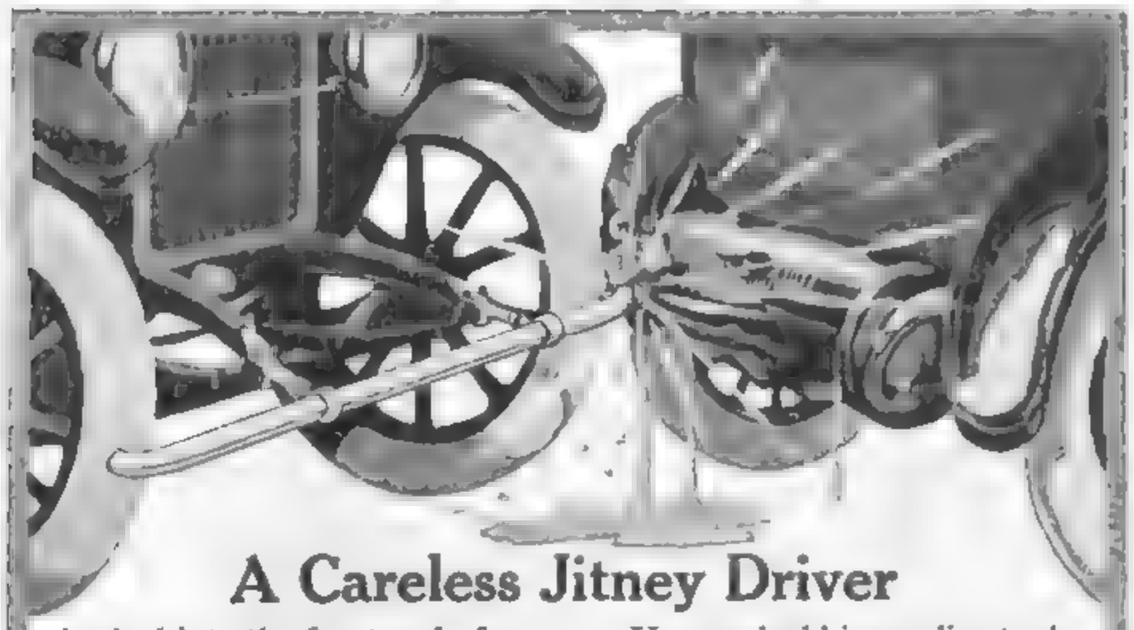

A Careless Jitney Driver

backed into the front end of my car. He smashed his gasoline tank and bent a fender. My lamps, radiator and fenders were saved by a GEMCO End Thrust Bumper. A rear GEMCO Bumper would have saved his loss. Ask your dealer for

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for the front and rear ends of your car. They will pay for themselves the first time the inevitable smash comes. Made in Diamond, Channel or Spring Bar to fit all cars. One of the popular auto accessories made by the

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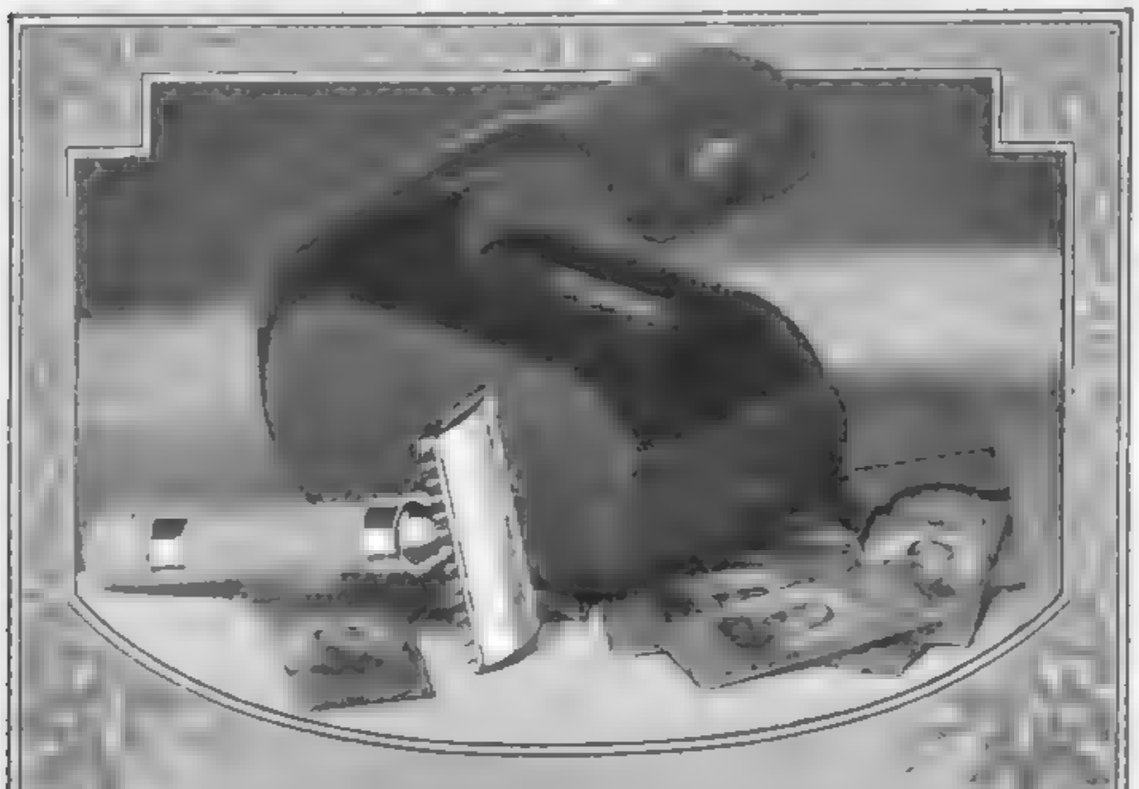

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A clever "little gift" is a packet of Gillette Blades—50c. or $1.

Dealers everywhere. Write us for Catalogue.

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BOSTON, MASSACHUSETTS

NO STROPPING NO HONING

No one seemed to heed her tone. They were all talking now.

"Yeah!" Mr. Tumulty was saying impressively. "Lubin c'n steer me right, too, about investing. His firm deals in wheat; and there's that other feller, besides. He's a rancher himself, ain't that what you said?"

"I hope the wine supper's at the hotel," said Mrs. Wallop. "I'm jus' dying to eat a meal here!"

Mrs. Niblo was the next.

"Where's the telegraph place?" she demanded; she wished to wire her husband immediately. Her lips compressed, her jaw set firmly, she added: "I'll see to it this time that Niblo, the ninny, don't make a fool of me!"

"Jus' think of it—out on a regular yacht!" exclaimed Mrs. Tumulty. She had never been on a regular yacht, she said. A friend of hers once had asked her out on Lake Merritt, Oakland; but it was only a rowboat he had. "When's Mr. Lubin to take us, Mr. Poulsen?" she asked.

Mr. Poulsen did not seem to hear her. Puffing excitedly at the cigar Mr. Lubin had bought him, he was telling how the "ottomobile" gentleman had been saying, too, what a boom was on in "ottoes." For a feller with a little cash back of him there was a swell chance in opening an agency. Mr. Lubin had agreed with him. Next to being on the inside in Wall Street, "ottoes was real good money."

"One way or the other, though," said Mr. Poulsen, licking his lips as he spoke, "nix on them electrix fittin's now!"

Miss Minch, as she heard him, stared.

"Good Lord!" she murmured.

Perhaps she was astonished. All along she had been knocking Coronado, saying the swells there would give them the frosty shoulder; and now see what had happened! No one heard her exclamation, though. In his excitement, so much was he elated, Mr. Poulsen was offering to order a round of refreshments. He said, too, he'd pay the check.

"Mine's a small vichy; what're you going to take?"

Miss Minch did not take anything. While the others were saying what they'd have, abruptly leaving them, she hurried down the corridor; then darted out at the door.

XIV

UNAWARE of all this—innocent, indeed, of all that was going on—Mr. Tams meantime was at home in the bungalow. In spite of this ignorance, however, he was not long to remain in the dark as to the stir his coming to Coronado had created. About five o'clock, a couple of hours after the party, his guests, had gone out, the bungalow's doorbell rang.

Mr. Tams was perusing a newspaper. The paper he had read several times that day, but in it was an article that strongly held him. Briefly it told of a new *divertissement* at Burlingame—a pack of beagles which the older set had just brought there to hunt. Pictures of the hunt appeared, the cuts showing the Master, his whips and a number of ladies at the meet. The Master was in green, with visored cap and high gaiters. The ladies were in short skirts and gaiters too. Almost the entire half of one beagle was also shown.

Mr. Tams never had owned a dog. A man he knew had once tried to sell him a fox terrier, but as Mrs. Wallop had said no, she loved dogs and children, but her boarders didn't, Mr. Tams hadn't purchased the terrier. However, he was considering now whether a beagle pack wouldn't be a good thing at Coronado, and how he'd look in green, a thong in his hands, when he heard the doorbell. "J. Lester Tams, Master Coronado Beagles," the caption under the newspaper cuts would read.

Absorbed, he laid down the paper regretfully.

"Suki!" he called.

At once Suki appeared from the kitchen.

Originally, on arriving at Coronado, Mr. Tams had debated engaging an English valet. It would be the thing, he considered; all the gentry had them. However, having mentioned the matter to Mr. Alsop, Mr. Alsop had at once suggested the Japanese. Suki, of course, was very particular as to whom he worked for; but if Mr. Tams paid him in advance, maybe Suki'd stay. So Mr. Tams had done so.

"Scuse!" said Suki as he appeared; drawing in his breath also, he expelled it several times between his teeth.

"The doorbell," said Mr. Tams.

If it was a peddler again, eight or ten already having rung the bell that afternoon, he was not at home. If it were callers, though, Mr. Tams was disengaged.

Saying "Scuse!" and again hissing actively, Suki withdrew.

Once more Mr. Tams picked up his newspaper. If he had guests, naturally social affairs would be the topic; sport, too, was a favorite interest with the aristocracy; and he mustn't forget the Burlingame beagles. Beagling was capital fun, wasn't it? Had they seen, too, that polo practice would shortly be on? He must be sure, as well, to have other topics to discuss.

Aside from the Burlingame news, though, there was not much else of importance. One or two engagements, a dinner dance and a lawn fête in aid of the Belgians were heralded; but Coronado was mentioned only once. It was just a line saying somebody or other was going there shortly, but that her husband would not accompany her. Husband was somewhere else.

However, Mr. Tams digested the item. It might prove interesting. Just as he had digested it Suki reappeared.

"Scuse!" said Suki.

Again interpolating his dental calisthenics, the Asiatic announced that it was callers that is, he thought it was callers, but he wasn't sure. It might be old-clothes gentlemen; one of them looked like it. Instantly, however, Mr. Tams guessed who the gentlemen were.

"Scuse?" inquired Suki.

"Show the gentlemen into the parlor, Suki," directed Mr. Tams. "Ask them to make themselves at home. We shall have tea served presently."

Then he hurried.

One of his recent purchases was a velvet lounge coat; and attired in this he could do the honors fitly. Pincus & Bloom had made the coat. Mr. Tams had seen it described in a theater program.

"Serve toast with the tea, Suki," he commanded.

Crumpets would have been more the thing, of course. He regretted not having them for Sir Lionel. Next time he would, though. Perspiring slightly, Mr. Tams disappeared into his bedroom.

Sir Lionel! . . . That was who it was, and he had brought friends with him to call!

"Swell little stable, this!" said Mr. Jarboe. Placing his sombrero on a plaster cast of Psyche, in the corner, the ranch gentleman, Mr. Alsop's friend, gazed about him with unaffected interest. "Reminds a feller of a ladies' hair store, huh?"

It was to Mr. Meiggs, the automobile gentleman, that Mr. Jarboe addressed himself; but Mr. Meiggs did not reply. On the side table was an old-fashioned music box; and leaning heavily against it, Mr. Meiggs was laboriously turning the handle. As he was turning it the wrong way, however, his effort was unproductive of results.

"Got engine trouble," murmured Mr. Meiggs brokenly; "won't crank."

On the table was a tall vase, filled with flowers, and, tilting it up, Mr. Meiggs gravely poured a little water into the music box.

"Mus' prime it," he announced. Then he inquired what was wrong with the wall paper; it was revolving. Mr. Lubin at this point offering him a chair, Mr. Meiggs sat down. "Carpet revolving too," he muttered; "mus' have eaten something."

"Vell, if you did," returned Mr. Lubin sagely, "I should hate for it to pay the check."

He had just spoken when the door opened. Mr. Tams entered. Mild astonishment was depicted on his face. In anticipation of seeing Sir Lionel, Sir Lionel's smart friends as well, he had assumed in appearing the air of suave negligence he deemed fitting to the occasion. One hand in a side pocket and the lapels of the velvet coat thrown back, with his other hand he was toying with his monocle. Aside from the fact, though, that all three visitors were strange to him, one hardly could blame him because he gaped.

With a pudgy forefinger, his face absorbed, Mr. Meiggs was tracing in the air the intricacies of the revolving carpet. Mr. Lubin, just as intent, was inspecting a check book Mr. Tams had left on the desk. Across the room, Mr. Jarboe appeared equally at home. His legs outstretched, his hands thrust into his trousers pockets, he was seated on one of the slim gilt chairs, his feet comfortably reposing on another.

"Pardon?" inquired Mr. Tams, gasping. Who were these visitors, indeed?

(Continued on Page 77)

Some Plain Facts on the Liberty

YOU are a man who knows cars. You think the Liberty is "just another car." If the Liberty dealer knows his business, instead of arguing he puts you in the driver's seat. This is what happens: Your hands and feet fall naturally into correct driving position as you sit. You don't sit over to one side to get the best leverage on the controls. There is no need to reach. The controls are where they belong—whether the driver is under or over normal size. *Point one for the Liberty.*

A SURPRISING CLUTCH

You remember that clutch on some other car that you had to push—and push hard all day long. You find your foot has fallen naturally on the Liberty clutch pedal—that the slightest pressure is enough to depress it. Apparently that clutch needs about a four-pound pressure as against the forty you are used to—and tired of—without knowing it. *Point two for the Liberty.*

You lift your foot and the car starts. Smoothly—surely—that clutch engages. It will surprise you to know that a ton pressure holds those clutch plates together.

JUST A TOUCH ON THE GEAR SHIFT

Now for changing speeds. Your hand falls naturally on the gear shift lever. Here is a control to be manipulated with two fingers, and the gears mesh noiselessly—smoothly—without clash—even at that unusual change from third to second at full speed. You never dared do that on other cars, you remember. It is a perfect gear shift. If it can do that it can do anything. *Point three for the Liberty.*

THE QUICK STOP

You avoided using that emergency brake on other cars because it meant a strong pull—and a stop with a terrible shock or perhaps no stop for a block. Sometimes it worked—uncomfortably well. More times it didn't. Now you throw the Liberty emergency with a short motion of one finger, and the car, sweeping along at forty miles, is *at rest* almost instantly—without a shock—but without a doubt. It is a tremendous braking power, which may be applied with a mere gesture. That lever—as it stands there—you regard as an insurance of safety. You cannot be in danger—your wife cannot be in danger—with such a tremendous control at your finger tips. *Point four for the Liberty.*

So you go on making discoveries and learning a new kind of motoring—the Liberty way—a revelation of comfort. You find Liberty driving a matter of easy gestures—with the car responding to touches of hand or foot. Nothing like it for the driver's and riders' comfort has ever been made before. You must make the car prove that.

THE BACK SEAT REVOLUTION

To finish the demonstration, they put you into the back seat. Plenty of room for three! Perfect comfort—deep, correctly slanted seats that hold you securely, and in comfort like an arm-chair. You sweep ahead at full speed across car tracks—over rocky roads—over cobbles—and nothing comes through the comfort barrier of the Liberty construction except a long, easy swing. You never bounce—you can't rattle. At the most—you swing. Nothing can interfere with that complete relaxation which is the essence of motoring comfort.

NOW PROVE IT

This is the way the Liberty sells itself to you—who know cars. It's a new kind of motoring because it is motoring planned, designed and built for one thing—your comfort, ease, convenience and pride. Get into a Liberty today. Take this statement along and check it up—word for word. *If it's true in every detail, you want a Liberty car.*

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Birmingham, Detroit Motor Car Co.
Boston, Liberty Motors
Buffalo, Packard-Buffalo Motor Co.
Chicago, Chicago Motor Car Co
Cleveland, Luxurious Light Car Co.
Columbus, Central West Motor Car Co
Dallas, Sattley Motor & Tractor Co.
Denver, E F & H. R Harrison Co.
Detroit, Strasburg-Miller Co.
Hartford, Heublein Garage Co.
Indianapolis, Wilbur-Johnson Co.
Kansas City, Mo., Liberty Motors
Los Angeles, Pacific Motors
Milwaukee, Motor Car Sales Co
New Orleans, Abbott Automobile Co
New York City, Colonial Motors
Oklahoma City, Federal Motors Co
Pittsburg, W M. Bukewell
Philadelphia, Richwine-Haines Co.
Redfield, S. D., Blam Automobile Company
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Through floods and mud, William Warwick, the courageous driver, accompanied and assisted only by his wife, fought his way through well-nigh insuperable difficulties. The truck broke through bridges, was washed down a mountain canyon by a cloudburst, was buried body deep in sand, clay and gumbo, yet it reached New York without a single repair having been made—not even a spring clip was tightened.

And, the truck came through every foot of the way on its own power, unassisted by any motor, team or man, except the driver—William Warwick.

At the time this statement is being written, the truck is well on its way back across the continent, having covered more than 2000 miles on the return trip.

The record of this remarkable trip means much to every prospective truck buyer. It is a test such as no truck would ever get in ordinary day-in-and-day-out work.

You may never wish to force your truck from coast to coast, but there's a lot of satisfaction in knowing that *your* truck has the reserve power and ruggedness to withstand such hardships—to bear up under the punishment of extraordinary loads and roads.

The trans-continental GMC is a regular 1½ ton stock model, with standard equipment, and was taken from the show rooms of our Seattle distributor without special preparation for the trip. You can get one exactly like it for your business, with the same superior pulling power, durability, accessibility and low operating cost—in ¾ ton, 1 ton, 1½ ton, 2 ton, 3½ ton or 5 ton size.

Let the wonderful performance of the trans-continental GMC prompt your investigation—you can get full facts on the trip and on GMC Trucks for your business by communicating with the nearest GMC dealer, or you can get an interesting book on the trip by writing to TRUCK HEADQUARTERS.

Study the pictures above—they are actual photographs taken en-route by Mr. Warwick, and indicate a few of the many hardships encountered by the GMC Truck during its record-breaking trip across the United States.

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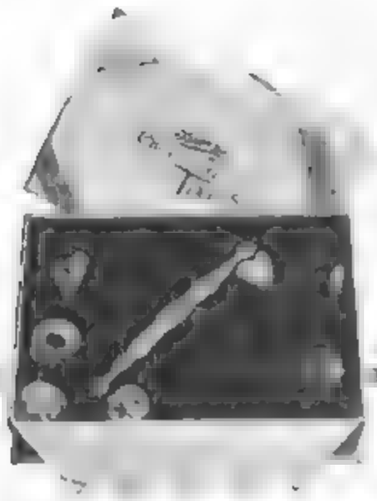

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WM. DEMUTH & CO.
NEW YORK

SOLID RUBBER BITS

(Continued from Page 74)

At once Mr. Jarboe scrambled to his feet. Giving Mr. Meiggs a dig as he rose, he ambled across the room, holding out, as he did so, a large, knobby hand.

"Howdy, Mr. Tams? Howdy? Jarboe's my name." Grasping Mr. Tams by the hand, he wrung it roundly. "Just trotted round to do th' sociable. Swell little dump you've got here, *hombre*. Renting from Jimmy Alsop, ain't you? All friends of his, y'know."

Friends of Mr. Alsop's? Instantly Mr. Tams beamed delightedly. He had, in fact, feared for an instant that his visitors were not so *select*, so *distingué* as could be wished. But friends of Mr. Alsop's! . . .

"Cute little kid—Jimmy," mentioned Mr. Jarboe; "regular little cuss, huh? Any friend of his, friend of mine too."

"So good of you!" murmured Mr. Tams.

"Mr. Jablow! Mr. Jablow," interrupted Mr. Lubin; "make us acquainted, vy don't you?"

Mr. Jarboe did so.

"Meet Mr. Lubin, Mr. Tams. Sit up, Meiggs. Mr. Tams, shake hands with Mr. Meiggs. He's from Cleveland, Ohio; but don't blame him. Regular feller too!"

Mr. Tams heard him with a thrill. Meiggs, the automobile maker! Meiggs, the Cleveland magnate! Mr. Alsop had mentioned him, a distinguished member of his coterie, the Coronado social set. And Mr. Lubin also! Surely, not the Mr. Lubin, head of Lubin & Co., the large Wall Street banking house? It was.

"Pleased to shake hands mit you, Mr. Tams," said Mr. Lubin, doing so; and Mr Tams paled visibly.

"Honored, I'm sure! So good of you to come!"

"Sure. Don't mention it." returned Mr. Lubin. "We don't have anything on our hands else. No objections—what?"

It was farthest from Mr. Tams' thoughts Mentally he saw already the occasion as it would occur in print, depicted in the morrow's social chitchat: "Dropping in at the charming seaside bungalow of J. Lester Tams were yesterday seen, calling, Mr Lubin, the wealthy Wall Street financier; Mr. Meiggs, the distinguished Ohio auto manufacturer; and Mr. Jarboe, the ranch capitalist, now visiting here from the rich Imperial Valley district. Mr. Tams, though a newcomer to Coronado, promises to become a prominent addition to its delightful cottage colony." Fluttered, he inquired what brought Mr. Lubin to "the beach."

"Here for the social season, I presume?" he suggested.

Quite so. Always, once in the season, Mr. Lubin refreshed himself by a jaunt to one or other of the fashionable resorts.

"Sure. All them swell places the swells take in." He mentioned several—"Palms Beach, Rowkavay, Newport, Old Orchard, Etlentic City." He was acquainted with all the swell places, he assured Mr. Tams "Sure; the swells in them alzo."

Mr. Tams at once mentioned Sir Lionel. He rather expected Sir Lionel to drop in shortly.

"Sure! Sure!" assented Mr. Lubin When Sir Lionel dropped in they could all drop round to the hotel together. "Maybe I open a small bottle—yes? No?" suggested Mr. Lubin

"Vavasour? Vavasour?" repeated Mr. Jarboe. Strangely he did not seem acquainted! "One o' these here dudes, I reckon," he commented; there were a lot of them about. "Know him, Meiggs?"

Mr. Meiggs by now had lost interest in the carpet and its rotations. His head dropped back; he was resting it on one shoulder and the chair back. It surprised Mr. Tams to see that the automobile gentleman apparently was having a nap. Eccentric fellow, the Cleveland notable. But amusing—amusing

"Ladies home?" inquired Mr. Jarboe abruptly.

Mr Tams said no. Mr. Jarboe seemed slightly disappointed. He had been hearing of the ladies, it seemed. It was from Mr. Alsop; and, as also it seemed, Mr. Jarboe was curiously interested in Mrs. Wallop. So great was his interest, in fact, that Mr. Lubin pricked up his ears. He glanced at Mr. Jarboe suspiciously.

"Great little dame, that!" gurgled Mr. Jarboe. Then, his interest more evident, he added: "Hear she has rocks; regularly planted with them. No husban', either, huh?"

Rocks, yes; husband, no. A little astonished, however, at the nature of these inquiries, especially from one socially so

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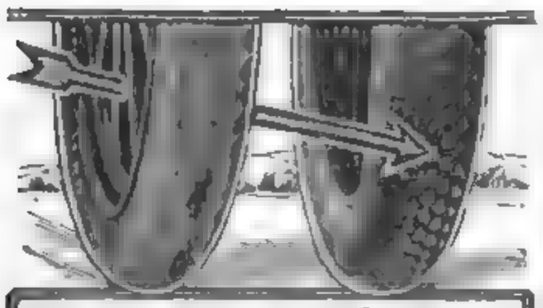

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Johnston's

high, so well-bred, as the ranch magnate must be, Mr. Tams gazed at Mr. Jarboe awkwardly. Mr. Lubin gazed also at him. Glared, rather than gazed, is a better word, though.

Mr. Jarboe thoughtfully said "Humph!" Then he mentioned he was single, a bachelor. As he mentioned it, Mr. Lubin gave him another sharp look. Evidently he was following closely the trend of Mr. Jarboe's vague remarks and for some reason was startled by their suggestion.

"Yeah," Mr. Jarboe now was remarking, his tone as if he mused—"yeah, footloose; nothing to prevent; fond o' good home cooking too." Then he stretched out his legs, at the same time thrusting his thumbs into his armpits. "Well, I'll be round again. You tell her, will you? Bill Jarboe'll be round."

"Vat?" said Mr. Lubin sharply.

"I said," repeated Mr. Jarboe, "that I'd be round."

"Ve vill all be round!" said Mr. Lubin abruptly. The look he gave Mr. Jarboe was little less than a scowl, and Mr. Jarboe started. "Don't forget it; if it is for the rocks, ve all vill be round!"

Mr. Jarboe started again.

"Say, what's biting you, *hombre?*" he inquired.

Somewhat astonished, Mr. Tams changed the topic. Suavely, though at the same time abruptly, he mentioned several notables spoken of in the day's social intelligence. Interesting news, wasn't it? he remarked; eventful days, these, in the high world.

"Oh, sure! Sure!" agreed Mr. Lubin grumpily. After another glare at Mr. Jarboe he nodded. "Sure! Sure!"

Mr. Tams heard him with interest. Possibly Mr. Lubin was acquainted with the notables in question. Mr. Lubin was. There were, in fact, few notables Mr. Tams could mention with whom Mr. Lubin wasn't.

Naturally Mr. Tams led up to the Burlingame beagles. He meant to look into the matter. A beagle pack at Coronado would furnish capital sport; smashing fun, in fact.

"Vat?" inquired Mr. Lubin. "Bugles?"

"Yes; beagles," assented Mr. Tams.

Twenty couples would found an excellent pack—forty in all. If hounds were out Tuesdays, Thursdays and Saturdays, as he planned, the hunt would fit in nicely with other social activities.

"Huh?" inquired Mr. Lubin.

Mr. Tams replied that it would not take long to obtain a pack; there were several good kennels on Long Island—elsewhere too. The pack could come by express. Mr. Lubin strangely had begun to perspire.

"You mean dogs—vat? You buy him for you'self forty dogs—und feed him?" Under his breath he murmured "*Himmel!*"

"If you're looking for dogs," Mr. Jarboe at this point interjected, "I've got one that's yours, and welcome."

It had the pink mange now, but a little tar and sulphur would fix that all right. Delighted, Mr. Tams asked whether the animal was bench stock or field-broken, the newspaper having mentioned those terms.

"No; half bull, half shep.," Mr. Jarboe replied, adding: "Bose is sure death on hobos!"

Mr. Lubin could hardly wait till Mr. Jarboe finished.

"Them dogs was costing money." Did Tams know it? Once he had a friend who paid him eleven dollars for a dog. Eleven times forty was four "hunnerd" and forty dollars, not counting what they'd eat. A "feller" would be a fool, a "bonehead," to spend his roll on a lot of dogs. Then somewhat excitedly Mr. Lubin demanded where "c'd a feller keep him a dog in a place like this," much less forty dogs. "They eat up the carpet—what? Sure! Und you have the Health Board after you alzo!" protested Mr. Lubin.

Mr. Tams again changed the topic. He was astonished vaguely at Mr. Lubin's lack of information. The beagle pack was merely a suggestion, however. It was something to be left to the future. Relieved, Mr. Lubin mopped his brow.

"Sure! Sure!" The farther in the future, the better. "You should keep your money, Mr. Tams."

Then, again mopping his brow, Mr. Lubin disclosed the motive for the afternoon's informal visit. Mr. Tams was very nearly convulsed with delight.

"Sure! You keep your money, friend. Maybe for the swells I give a little party myself. I hire a yachts und we all go out on the ocean. Vell, what you say?"

Mr. Tams hardly could speak.

Indeed, Mr. Lubin would hire a yacht All the swells did it, Mr. Tams was assured; and they would make up a little party. Nor was this all Mr. Lubin promised in the line of social diversion. He mentioned others. A dinner was among them and he would open wine. He was a swell himself, wasn't he? The ladies were to come too; in fact, all he asked was that Mr. Tams should leave it to him. His chief anxiety was that Mr. Tams should not be called on to pay a cent.

"Sure! We have a turkey trot alzo, too."

Mr. Tams heard him with quivering interest.

"A dinner dance, you mean?"

"It don't cost you a cent," assured Mr. Lubin; "you eat and you dance; Benny Lubin pays the check. Vell?"

It is hardly necessary to say that Mr. Tams accepted.

"Out on the ocean," said Mr. Lubin, "maybe we take some of them hightones too. I see a lot of swell boarders up at this here hotel."

Mr. Jarboe had risen. Giving Mr. Meiggs a hunch, he announced that it was time to mosey on. In vain Mr. Tams protested. Tea was coming in; Suki presently would serve it.

"Tea?" inquired Mr. Jarboe.

"Yes. Five o'clock," said Mr. Tams.

Mr. Jarboe, however, said no; they'd "breeze," he guessed. It was time for him and the other girls, he reckoned, to take their sewing home. Mother would be waiting.

Then he gave Mr. Meiggs another hunch; and, lifting the automobile capitalist to his feet, Mr. Jarboe headed him toward the door. He appeared to be walking in his sleep.

"Hail! Hail to Highl'd chief!" he murmured. "What do I care? I care?"

"Remember," said Mr. Lubin, "it don't cost you a cent. I'm a swell myself—ain't it?"

Then they went.

Dusk had fallen, and in the street outside the shadows of the palm trees and the olives had begun to lengthen on the walks when Miss Minch, hurrying, came abruptly into view. A block or so ahead of her a young man in striped blue flannels strolled along, walking beside a slim young woman clad in a simple cambric dress. Across the street was a second young man. He was clinging to the shadows of the trees, his eyes fastened on the couple ahead of him.

Miss Minch's gait matched itself to his. All four, moving through the dusk, were heading toward the bungalow.

The girl and her escort had just reached the pathway in front of it when the man across the street started swiftly toward them. Instantly Miss Minch picked up her skirts and ran. A moment later she seized her quarry by the arm. "Here!" she shrilled. "Don't you be a fool!"

"You here!" cried Joe Babbett, for it was he. Then he began to struggle. "Let me go, I say!"

"I won't!" said Miss Minch, tightening her grip. "I've been following you all along. I've seen what you're up to!"

"I'm going to punch his head," said Joe. "Just as soon as she gets indoors I'm going to knock his block off!"

"No, you're not!" retorted Miss Minch. "You're going to do nothing of the kind If you do you'll spoil everything."

"I'll spoil him!" promised Joe. Again he struggled. "Didn't I see him on the beach with her? He was trying to hold her hand—the big cheese!"

"Never mind that!" returned Miss Minch. "He's nothing but a whippersnapper; she'll never fall for him. Where's that girl keep her money? that's what I want to know. Is it in your bank or hers?"

Joe gaped at her.

"What d'you mean—money?"

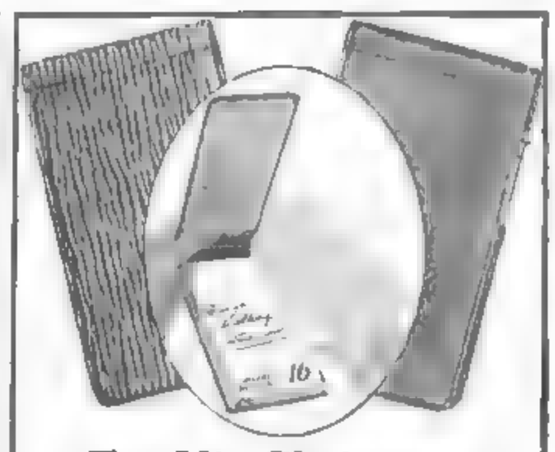
"Answer me!" directed Miss Minch. "Lubin's here, the fellow that runs the bucket shop; and I want to know whether her money's in your bank or hers!"

Joe gave her a sickly grin.

"It ain't in either," he said; "that's what we had our row about. After I said Belcher was a crook and she wouldn't believe me, she turned the money over to him to reinvest."

"My sakes!" exclaimed Miss Minch. "Great Scott!" Then she leaned up against the nearest palm tree and gasped. "Well, if that wouldn't grab you!" she ejaculated.

TO BE CONTINUED



For His Christmas

He will appreciate a real *man's gift.* Something thousands of men have bought for their Day use. Give him a

Rockwell Reminder

for 1917. A [illegible] leather cover holding two months' [illegible] Insert new pad each month. Note engagements ahead and forgetting is impossible.

Size 3 in. by 5 in. Just at the vest pocket

Fine Black Leather	$ .75	Genuine Alligator	$4 00
Genuine Pigskin or Calf	1 50	Sterling Silver Pencil in Loop (extra)	2.25
Buck Morocco, Dark Red	2 00	Name on cover in gold (extra)	.25
Genuine Walrus	2 50		

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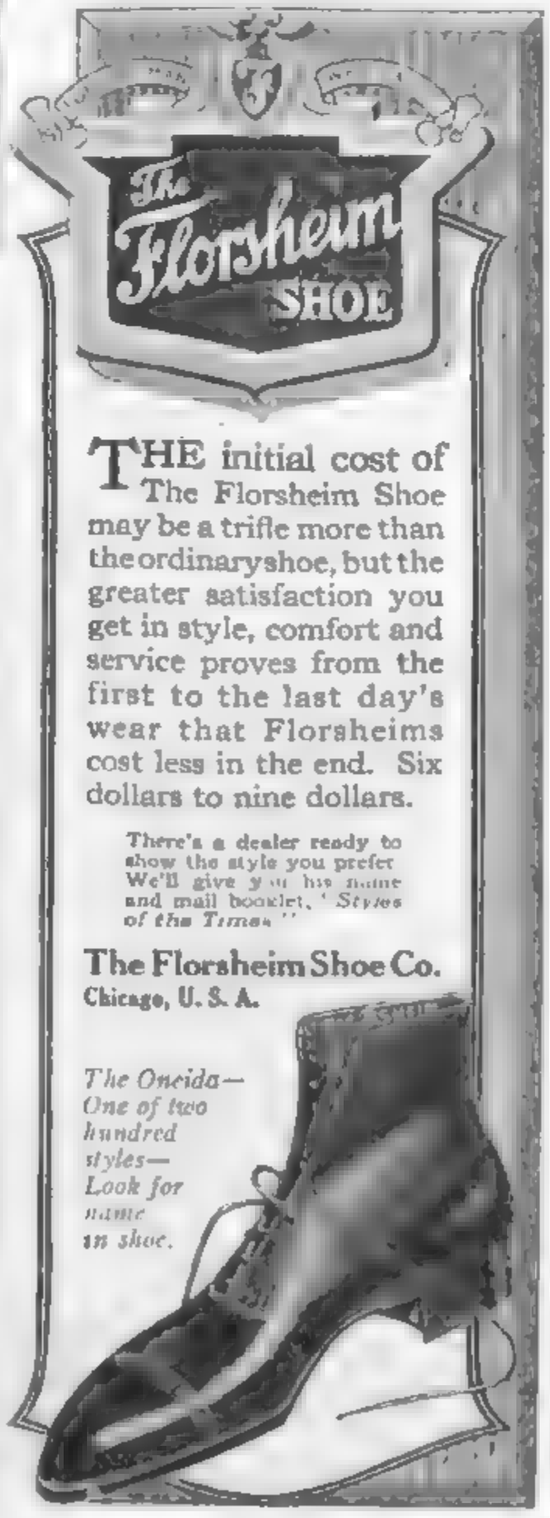
Rockwell Printing Co., 1094 Clinton St., Hoboken, N. J.

The PORTLAND Sanitary METAL
HOT WATER BOTTLE
and Bed Warmer [illegible]
[illegible] Highly polished nickle plate Price $1 50 [illegible]
Portland Brass Co Mfrs., 15 Chardon St., Boston, Mass

XMAS PRESENT Give your children and friends Its Best Quality Pencils—Printed with Their Own Name, in [illegible] and gold-tipped rubber [illegible] order, and Name will [illegible]
ELCO PENCIL CO., Dept. S, Hasbrouck Heights N. J.
MAKERS of NAME and ADVERTISING PENCIL



THE initial cost of The Florsheim Shoe may be a trifle more than the ordinary shoe, but the greater satisfaction you get in style, comfort and service proves from the first to the last day's wear that Florsheims cost less in the end. Six dollars to nine dollars.

There's a dealer ready to show the style you prefer We'll give you his name and mail booklet, "*Styles of the Times*"

The Florsheim Shoe Co.
Chicago, U. S. A.

The Oneida—One of two hundred styles—Look for name in shoe.

JORDAN

JORDAN

Gladly, Jordan Accepts the Responsibility of Style Leadership

ENOUGH of commonplace things! By all means let us have the distinctive motor car.

Having set the standard of style, price and quality in the medium-price field, Jordan acknowledges the sincere flattery of imitation and gladly accepts the responsibility of style leadership.

Those producers of other cars who are advancing prices in a sincere effort to equal Jordan standards in appearance, finish and appointments, do us honor.

But Jordan aspirations extend beyond mere style leadership.

Jordan inspiration is a quality ideal of which distinctive appearance is the outward expression, to be sure.

But of even greater significance is Jordan performance, expressing collectively the spirit of each individual workman—a spirit which money cannot buy, possible only under conditions created by limited production and Jordan methods of manufacture and inspection.

Recognition of Jordan style leadership was instantaneous and complete.

It remained for dealers and owners long experienced in the use of the finest cars produced, to establish the quality of Jordan performance.

John G. Dale, who sold the Simplex in New York for years, drove his first Jordan 500 miles with perfect satisfaction, taking it over the crest of Fort George Hill on high gear at 25 miles an hour.

George R. Bentel, the Mercer-Jordan distributor on the Pacific Coast, sent two Jordans over the mountains 500 miles in 22 hours on high gear all the way.

Galbraith Miller, Jr., Marmon and Jordan distributor in Milwaukee, immediately on receipt of his first Jordan put it through a 500-mile reliability tour with a perfect score.

Babbit-Polson, who distribute Jordan and Buick cars in Arizona, sold their first two Jordans to the Fike Stage Line and the Jordan negotiated the 140 miles from Phoenix to Globe over the Tombstone Divide without changing a gear.

Robert McCurdy, for years Pierce-Arrow distributor in Pittsburg, drove his first Jordan from Pittsburg to Philadelphia, 302 miles on high gear, in 9 hours and 50 minutes.

Conclusive tests that would prove more distinctive performance are inconceivable.

And these cars, distinguished alike for their distinctive style and superb performance, are moderately priced.

Take the Four-Passenger Sport Model here illustrated. The production contemplated was immediately oversold and the output had to be increased.

Here again is evidence of Jordan style leadership, this time in the sport model field given over entirely to smart cars.

And the Jordan at $1750 is the first four-passenger sport model of this most approved type to sell for less than $2500.

See this model, the seven-passenger Luxury Car at $1650 and the fashionably low, exclusive, closed-car models, the Coupé at $2300, the Sedan at $2350 and Limousine at $3000. Wire wheels are regular equipment on the Sport model—$100 extra on the others.

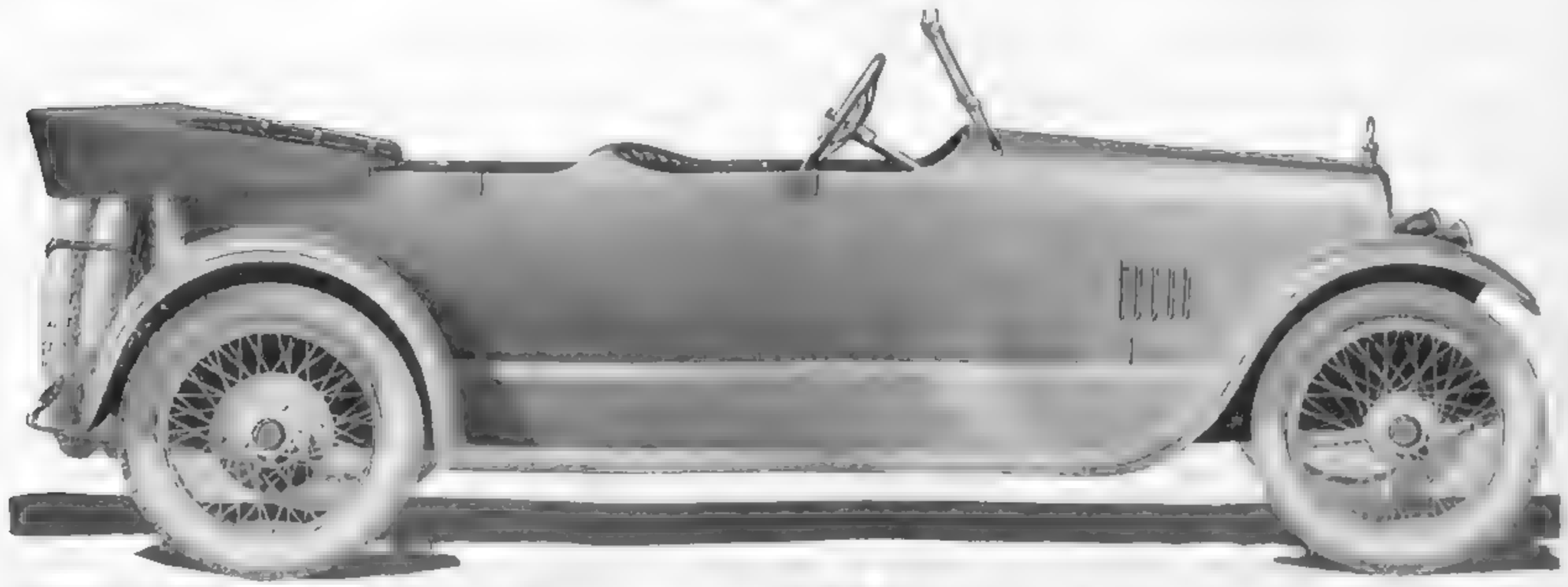
Jordan dealers will be proud to show them and demonstrate their performance.

Write to us for any information you may desire about the Jordan Luxury Cars.

Prices are f. o. b. Cleveland

JORDAN MOTOR CAR COMPANY

CLEVELAND OHIO



Dominance

In any industry a few firms usually dominate.

Dominance means, not monopoly, but leadership. It means, not a control of the market, but substantial and healthy volume, built on a sound product and supported by public recognition of the high standing and authoritative position of the firm.

Manufacturers have reached dominance in various ways. Some by long and costly struggle. Some by the combination of several concerns. Some by the control of patents, exclusive processes, or natural resources. Some by mere force of circumstance.

And some, in the past few years, have reached dominance by a more rapid and far less expensive method.

This newer method is free from many of the difficulties, legal and otherwise, that are incident to the older methods.

This method is the employment of publicity that is both *national* and *intensive.*

Such publicity brings, not only volume of sales, which is its primary purpose, but also other rewards, equally important, which cannot be won by the older methods.

It brings stability.

Stability means familiarity of the public with the product—a bulwark against the sudden inroads of sporadic competition—a guarantee of future volume.

It brings security.

Security means the confidence of the public—a protection against hasty and unfair legislation. A house and its policies can be made so well known that ignorant or unjust attack by the people or their representatives is impossible.

Such publicity as this has been made possible by the creation of a medium through which a vast cross-section of the public may be economically reached at one stroke, powerfully and often.

This medium is

THE SATURDAY EVENING POST

The medium of dominance

"Dominant methods of advertising" will be discussed in our next advertisement which will appear in an early issue.

TO THE LAST PENNY

(Continued from Page 21)

"You meant for the best, dad!" said Tommy with a smile, and held out his hand. "I expect you will have to wait till I grow up before I get some sense."

His father's hand clutched his so tightly that Tommy's resentment turned into remorse.

"I'll make the points you told me last night, dad. They are mighty good points!" And he meant it.

"Good luck, Thomas," said the old man composedly, and walked away. Tommy looked after him, and for the first time in his life realized that Mr. Leigh's shoulders were inclined to stoop. Years and years of bending over his ledger had left on him the mark of the modern galley slave. Tommy's dislike for bookkeeping rose on the spot to a positive hatred. Also, the stoop showed the weight of a burden heavy beyond words!

He decided that the moment the money was paid back he would ask his father to move to Dayton, far away from the bank, and live with his only son who by that time should be able to support both.

"He will never leave the old house," decided Tommy next. It meant so much to him: the house where Tommy's mother had lived, where Tommy was born, where she died. The sentiment and also the wing-chipping habit of a lifetime made sudden changes dangerous to old age.

"A hell of a world!" came next. Well, work that a man could take an interest in was invented so that a man need not care whether or not it was a hell of a world.

xx

HE WALKED into Colonel Willetts' office with a pugnacious consciousness of being twenty years older than on the day before. He would talk business in a businesslike way. He was prepared to fight, to overcome opposition, to convince the colonel against the colonel's will.

"Hello, Tommy," called out Colonel Willetts cheerily. He was standing beside the stock ticker. "Have a seat, my boy."

Tommy was glad at the welcome, but also subtly disappointed. It is easier to fight a fighter than to fight an amiable friend.

"Good afternoon, colonel. I came to ——"

"Just wait a minute until I see the closing price of my latest mistake, won't you?" He ran the tape through his fingers. "Not so bad! A kind providence may yet save me. Now what can I do for you?"

"Providence has heard your prayers, colonel. I came to show you that your plain duty is to become a stockholder of the Tecumseh Motor Company, with the rest of your family."

"They tell me the younger the shark, the more voracious it is."

"Colonel," said Tommy earnestly, because the colonel was not taking Tommy's mission very seriously, "ten years from today, when New York real estate ——"

"Hold on. I know disaster is approaching this fair metropolis and skipping Dayton." The colonel held up his hands. "I succumb!"

"The entire two thousand shares, colonel, of course," said Tommy.

"Sit down, young man."

Tommy sat down and looked expectant. Colonel Willetts pursued seriously: "I've looked over your papers again. You vouch for their accuracy?" The colonel had put on his martial air and managed to look not only stern but cold.

"Yes, sir, I do!" answered Tommy firmly.

"You are sure of your figures?"

"Absolutely. But I'd like to call your attention to the fact that the company's plans have for an object not only to solve certain problems among our wage-earners, but also to insure the permanency of our dividends on a basis of eight per cent per annum. There may be extra dividends, but we won't promise more than ——"

"It is an iron-clad rule of mine never to have business dealings with personal friends. I prefer to make a gift of the amount rather than to regard it as an investment." The colonel was frowning quite fiercely. Tommy's heart leaped, for Colonel Willetts was a very rich man indeed. But he said:

"A gift is, of course, out of the question."

"That is why I have to break my rule two or three times a year. You wish friends to be interested in your Mr. Thompson's experiments. I don't blame you. No, I don't! But they might prove rather expensive. Yes, yes, I know you think they will be successful. Rivington telephoned to me that you were going to see Mead and Jim Wilson and a few other unfortunate fathers of chums, but I'll save you the trouble. I shall make them think the experiment worth trying and we'll take a sporting chance. You owe it to us to warn us in time if things don't go right."

Tommy hesitated. Loyalty was due to whom? Then his doubts cleared. Thompson, the wizard, wanted him to work for both the men and the stockholders! That would keep Tommy from doing injustice to either. That was Thompson's reason undoubtedly.

"I shall watch your interests as if they were mine—no, I'll watch more carefully." Tommy spoke with decision.

"I have inquired about your company's standing. I find its rating high. Your father ——" The colonel caught himself abruptly.

"Yes, sir?" Tommy's lips came together while Willetts walked to his desk and went through the motions of looking for some papers. Then the colonel pursued:

"Your father told me what you had been doing. He evidently thinks as much of Thompson as you do. And he gave me some confidential reports from the Metropolitan Bank's correspondents in Dayton. I—I guess the money is safe enough." He looked at Tommy a trifle dubiously, but before Tommy could reassure him he went on lightly: "And Marion wants me to send Rivington out there to have a miracle performed on him."

"I wish he'd come," said Tommy eagerly.

"I don't!" said the colonel shortly. "He is no black sheep in need of reform and—I don't mean to insinuate that you are; but Rivington is all the son I've got, and I need him here where his business interests will be. I expect him to come into the office next year. There's plenty of time."

The colonel nodded to show that he knew what he was doing. He loved his son and at times was really grateful that Rivington had no alarming fondness for disreputable things. Rivington was a gentleman and would behave accordingly. He was a Willetts and, therefore, must concern himself with conserving his inheritance. It did not occur to the colonel that Rivington might live decently all his life and withal be a nonproducer. If anyone had said that to the colonel, doubtless the colonel would have said that Rivington did not need to be a producer. Tommy was faintly conscious that if Rivington worked under Thompson for a few years, he would greatly increase his own usefulness, but he merely said:

"I can't help wishing that Rivington and I might be together, colonel."

"I understand, my boy," agreed the colonel, rather too hastily, Tommy thought. "Well, I'll take the two thousand shares. Have the stock put in the name of John B. Kendrick, my confidential clerk, who will give you a check for the two hundred thousand dollars. I'll apportion the stock later. I am too busy just now, and I know you are anxious to return to Dayton."

Tommy's joy over his success was a complex affair. He had a boy's immaturity, but he could think straight enough. His father had done the obvious thing in having the bank's correspondents telegraph confidential reports about the Tecumseh's standing and reputation to New York business men, who would attach greater importance to such information than to Tommy's reports about Thompson, who really was the Tecumseh. Moreover, it was friendship and not eloquence or hard work that had persuaded Colonel Willetts to buy the stock. Thus there could be no sense of personal triumph. At all events the deal was closed, his work was done and Thompson's wish would be gratified, and Tommy would do his best to make it a safe investment for Colonel Willetts and his friends.

"I am much obliged, colonel," he said, trying to speak with the proper composure.

"Not to me, Tommy; to—er—Marion. Gad, how that girl boomed Dayton!" The colonel looked quickly at Tommy.

Everything else vanished from Tommy's mind, even the great work. He would tell her —— But first he must say something to her father.

"I hope she—and you—will never be sorry you've done this. It means a lot to me and ——"

"What commission do you get, Tommy?" asked the colonel quizzically.

Son: "*We can't get on that car, Father. We'll have to wait for the next one.*"

Father: "*They're ALL crowded at this time of the day. And I must hurry to work. I do wish we had one of those MIAMI-MADE Bicycles. They are just what we both need.*"

Get a MIAMI-MADE Bicycle —A Fine Idea for Christmas

No more hurrying breakfast to get started early. No more stops and delays; no more riding in crowded, stuffy street cars, which takes the edge off before the day's work is really begun; no more riding home the same way and coming in for supper tired, irritable and appetiteless.

If you have a MIAMI-MADE bicycle, breakfasts will be meals to be enjoyed; followed by brisk, invigorating rides to work that start you out for the day with a clear mind. Then you'll look forward with *pleasure* to that ride home after a hard day. You will come in for supper in good spirits and with the kind of an appetite that you ought to have. A MIAMI-MADE Bicycle will give you the easy, healthful and delightful exercise that every man wants and needs.

But be sure that you get a MIAMI-MADE Bicycle. Light, yet sturdy enough for the hardest wear, easy riding, perfectly balanced and with an equipment that is the best that money and experience can produce, MIAMI-MADE Bicycles are the only ones that will give you the most perfect satisfaction.

There Are Four Lines of MIAMI-MADE Bicycles To Choose From

The MIAMI-MADE Racycle—A bicycle that you are sure to like. Built for speed, yet strong enough to withstand the hardest wear.

The MIAMI-MADE Hudson—The machine of racing fame. Used by World Champions everywhere. All types and prices to meet every need and taste.

The MIAMI-MADE Miami—A good all-'round bicycle. Will stand up under the severest test that you may give it.

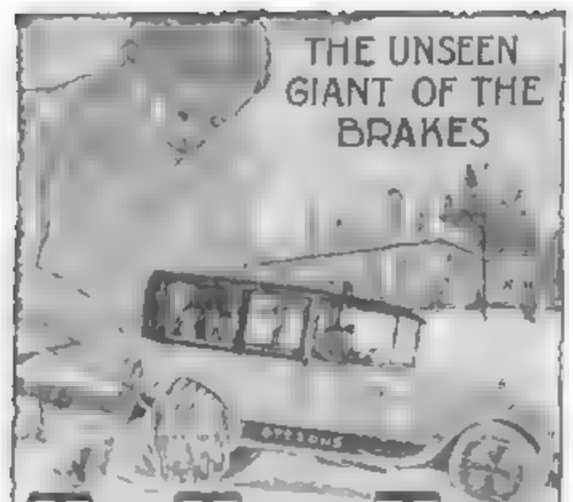
The MIAMI-MADE Flying Merkel—A strictly serviceable bicycle for hard usage in all kinds of weather and under all sorts of conditions.

For Sale by the Best Dealers Everywhere

The Miami Cycle & Mfg. Co.

1007–1023 Grand Ave., Middletown, Ohio, U. S. A.

Write for Catalog on the Miami-Made Bicycle You Want

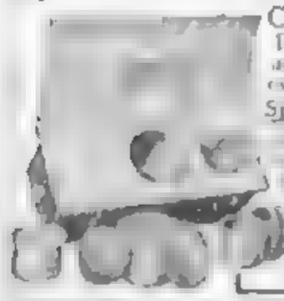


TESTBESTOS
AUTOMOBILE
BRAKE LINING

TESTBESTOS insures perfect brake control. Brakes never fail, never slip when [illegible] Or write for the name of the dealer nearby

AMERICAN ASBESTOS COMPANY, Norristown, Pa
Look for the red label on every foot of Testbestos

Try My *Rapid* Fireless Cooker 30 Days—FREE



Cook every meal on it. If you are not satisfied [illegible] I will refund [illegible] Get my Special Low Factory Price

[illegible] book of valuable recipes

William Campbell Co.
Dept. 14, Detroit, Mich.

For Winter Driving

No matter how cold it is, Steer Warms will keep the hands warm. You can drive for hours in zero weather in perfect comfort. Warm hands keep the body warm. They make driving safer. And they save on gloves. Steer Warms made for comfort and health.

Steer Warms

Keep the Hands Warm

They consist of two neat leather-covered grips which [illegible] on steering wheel. They are small, simple, neat and efficient. Nothing to get out of order.

No Expense or Trouble to Maintain

Steer Warms are heated by electricity from battery (or magneto on Ford cars). Use half [illegible] no bolts or screws, or holes to bore. Just [illegible] wire up—that's all.

Guaranteed For Five Years

We guarantee Steer Warms not to burn out in 5 years. If your dealer hasn't them, will send prepaid, ready to attach, upon receipt of price

Price: For All Gasoline Cars $7.50 Canada $11.00
Special for Ford " 5.00 " 7.50

Descriptive Circular on Request

Interstate Electric Co.
357 Baronne Street New Orleans, U. S. A.

"No, e," answered Tommy quickly.

"Nonsense. You are entitled to at least two and a half per cent and more "

"It was a personal favor to me," said Tommy, "because Mr. Thompson thought I could work better knowing I had interested friends in the company."

The colonel rose to his feet.

"Mr. Leigh, I have a favor to ask of you: If you think I am entitled to your protection and good wishes ——" He paused and looked questioningly at Tommy.

"You are," said the puzzled Tommy quite earnestly.

"Then keep that damned man Thompson out of New York. Gad, he'd have us paying him for breathing. Now if you don't mind I'll write some letters and sign your check. You can have it certified if you wish."

The colonel rang a bell. Mr. Kendrick appeared. He was a tall, well-built man, neatly dressed in black.

"Kendrick, this is Mr. Thomas Leigh. Make out a check for two hundred thousand dollars, payable to the Tecumseh Motor Company, and write a letter to—got a middle name, Tommy?"

"Yes, sir—Francis."

"To Mr. Thomas Francis Leigh, instructing him to have the two thousand shares of Tecumseh Motor Company which he has sold to me put in your name. I shall give instructions as to their disposition later. Good-by, Tommy. Confine your future visits to my residence. You are an expensive luxury downtown, son." And Colonel Willetts shook hands warmly.

"Is he always like that?" Tommy asked Kendrick in the outer office.

"Always—when he buys something of which he is doubtful, to make himself think it will come out all right," answered Kendrick unsmilingly, and proceeded to make out a check for the two hundred thousand dollars as though it were for two hundred. A wonderful thing, this game of being rich, thought Tommy, to whom riches suddenly meant the slaying of a secret and the ability to make others happy.

Kendrick took the check in to the colonel for his signature, returned with it, sat down at a typewriter and himself wrote the letter to Tommy, read it carefully, put the carbon copy of it away in a file marked "T," signed the original with the colonel's name, "per J. B. K.," and gave Tommy the letter with the check attached to it with a wire clip.

"Thank you," said Tommy very calmly. Two hundred thousand dollars!

"One moment, please. Will you kindly sign this receipt?"

Tommy kindly did so. Kendrick took it from him silently.

"Er—good afternoon!" said Tommy, who really wished to say a great deal more.

"Good afternoon!" said Kendrick, who did not.

"No man for the Tecumseh," thought Tommy as he walked out of the office—a successful man.

The colonel had spoken about getting the check certified. Tommy did not quite know how to go about it, but his father could tell him.

From the Willetts Building Tommy walked to his father's bank.

At the imposing entrance Tommy halted. He had never been inside. He looked at the huge gray building with an interest that was almost uncomfortable. People were straggling out. Nobody was going in. He saw by the clock on Trinity's steeple that it was after banking hours. He assumed that if he saw his father there would be no trouble in transacting his business, notwithstanding the hour.

He started toward the main entrance and suddenly halted in his tracks. He could not go in. Within that building worked his father, an old and trusted employee of the bank, who had educated his son too expensively for an old and trusted bank employee.

It was the birthplace of the secret!

Suddenly the huge gray building took on an accusing aspect, cold, menacing. The massive granite columns became sentinels on guard. He owed that building seventeen thousand dollars and the granite columns knew it!

"I'll see him at home to-night," decided Tommy.

His heart was beating at such a furious rate that he forgot about his success. The check for two hundred thousand dollars was merely a bit of waste paper. The vision of his work vanished utterly into a future that ceased to exist. The present was before him. What would Colonel Willetts say when he learned what his father had done, year after year? And what would the bank say? And what would everybody say to the beneficiary of that deed, innocent but none the less the sole beneficiary?

He thought of Dayton, his only refuge, his goal. He hurried away, his mind bent on reaching Dayton as quickly as possible. There he would be among friends, among people who knew that he was penniless and willing to work and expiate another's error, among friends who knew only the Tommy Leigh he must be to the end of his life.

He walked on quickly, impelled by an irresistible desire to keep on walking until he arrived at Thompson's private office. Once more that overwhelming sense of solitude came upon him that he had felt when he alighted from the train in Dayton. Again he was alone in a strange and unfriendly place, alone in the world.

There was nobody in New York to whom he could talk. In Dayton there was no reason why he should not tell everything to Mr. Thompson or to Bill Byrnes or even to Mr. Grosvenor. They would stand by him after they knew. They were men who would be loyal to him. Therefore, he must be loyal to them, to the men who would ask him to do his work, knowing he was not to blame. The best men in the world these, his good friends, who alone of all men would understand how a man might do for love what his father had done! And here in New York where his father lived nobody would understand! There were no friends.

Out of bitterness came the recollection of Colonel Willetts' friendly words and generous help. But he could not be altogether grateful, for if the secret were known, would Colonel Willetts be the same?

He did not know. But he did know it would not make any difference to Rivington. Certainly not, God bless him! And yet he could not tell Rivington, whom he loved as a brother. He dared not. And he could not tell Marion. She would not blame him. She would feel very sorry for him. She would say softly: "Poor Tommy!" He saw her lips move as she said this. He saw her eyes, moist and luminous. He was sure of her—absolutely!

He drew in a deep breath. With the oxygen came courage. His fists clenched as the fighting mood returned. He would win out. Had he forgotten for a moment that he must fight until he had killed this thing that made his life a torture? He must not stop fighting a single second until he won out. And when that happened ——

He saw Marion again. He heard her. She said: "Good boy, Tommy!"

Someone else now said: "Hey, there, why don't you look where yer goin', you big slob?"

It was a newsboy into whom he had bumped.

"Excuse me," said Tommy contritely.

"Aw, fergit it!" retorted the boy.

"I will!" said Tommy, thinking of something else. He would forget it!

He walked into the nearest telephone pay station and called up Marion. He was just in time. She was about to leave the house to do some shopping, she told him.

"I was coming up to say good-by," he said. "Can't we have tea somewhere? I'll get Rivington. I think he's at the club."

"When are you going?"

"To-night at eight-thirty."

"Must you? I thought you'd stay ——"

"Must!" he said, miserably but proudly.

"I'm so sorry. Well, I'll meet you at Sherry's at five."

"Don't forget," he said.

"I won't keep you waiting," she assured him.

He left the telephone booth smiling, master of himself. His youth made his sense of relative values imperfect. That made him harrow his own feelings with the utmost ease, and also made him cease the self-torture with equal facility.

He rode uptown, thinking quite comfortably of his departure from New York and of his arrival in Dayton, and succeeded in strengthening his own resolve to put an end to the secret somehow.

He arrived at his College Club. Luck was with him. Rivington, having been a steady loser, was still playing billiards.

"Hello, Tommily, how did you make out?"

"Complete success!"

"Great-oh!" And Rivington made a miscue.

"Great-oh!" echoed Rivington's opponent. "Thank you, Tommily."

Rivington approached Tommy and shook hands warmly.

Continued on Page 85

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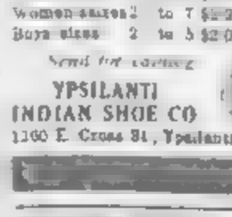

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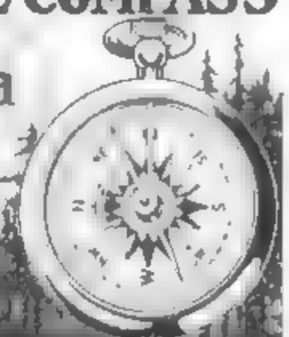

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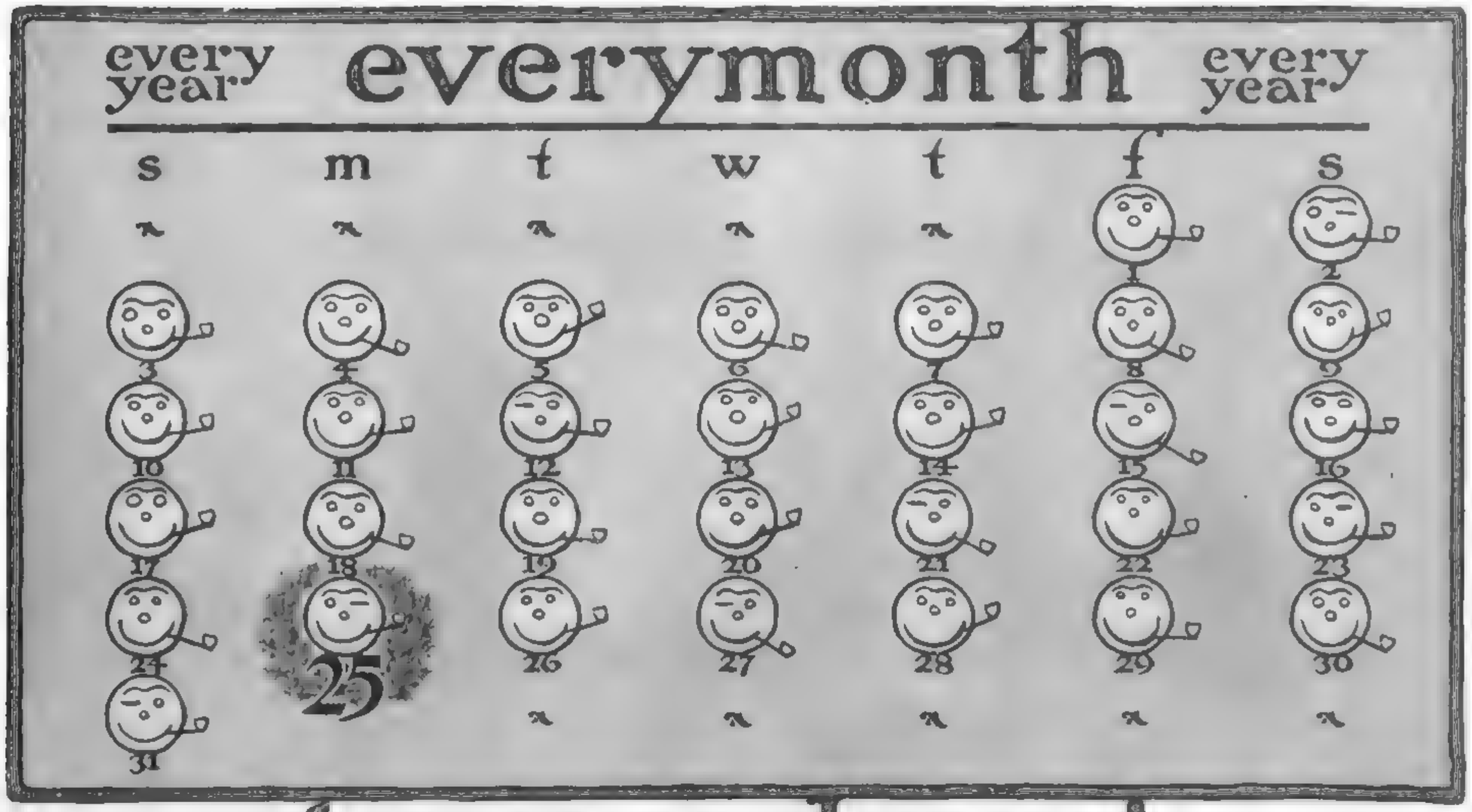

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(Continued from Page 82)

"Did he take the whole cheese?"

"Yes. He's a brick! And, say, we are to meet Marion at five at Sherry's."

"What for?"

"I'm going back to Dayton to-night."

"Are you crazy?" exclaimed Rivington, stepping back in alarm.

"I work for a living, lad," said Tommy paternally.

"Well, you'd better give it up before it is too late. Why, Tommy, I had planned a series of professional visits —— Ha, that ends the succession of scratches, James," and he left Tommy for the billiard table.

Tommy looked at him, at Jim Rogers, at the other fellow alumni about the other tables. A pleasant enough life, mild, wholesome amusements for decent chaps, who enjoyed one another's company—and didn't work. No life for him! He recalled the oily odors of the shop. The recollection made him almost homesick! No life for him, this!

"Remember," he called to Rivington, "I'll come back for you in thirty-two minutes."

"It would be a kindness to take him out now, Tommily," remarked Jim Rogers.

Nice children, these, thought old Mr. Thomas F. Leigh as he left the billiard room.

Rivington's luck had turned when Tommy called for him; but he only grumbled a little as they left the club. He was very fond of his sister; and then there was his loyalty toward an unfortunate friend whose fortunes he had shared at college.

They found a table in a corner—selected by Tommy as far from the madding crowd as he could get it—and while they waited for Marion, who had promised not to keep them waiting, Tommy told Rivington all about his deal with Colonel Willetts. Rivington did not appear interested enough in the investment to suit Tommy, so young Mr. Leigh explained sternly what Thompson meant to do, and told him what manner of man Thompson was, and all about the experiments, and why all the stockholders must be interested in the work and the experiments, until Rivington became quite excited.

"Say, that's some man, Tommy!"

Tommy smiled tolerantly and nodded.

"Don't be so confoundedly superior," cried Rivington. "You needn't think you can make me believe that your experimental boss has put a new brain in your coco."

"No, the old brain was all right."

"What?" almost shrieked Rivington.

"I'll tell you what he has done though," said Tommy seriously. "He has given me new eyes to see with."

"When they begin to think they see things," said Rivington solemnly, "it's a sign a mighty intellect is tottering." Then Rivington, seeing that Tommy was still serious, became serious in turn. "Tom, that's what I've always said. If they'd only make the work interesting they'd make you think business was your pet elective, and unappreciated geniuses would gladly put in ten hours a day. But what do they give you instead? A last year's advertisement of a special sale of cod-liver oil, and you trying to work off four inches of waistline. I am going to tell my honored father to take a tip from Thompson. There's Marion!" And he rose to his feet that she might see him.

She came toward them, smiling.

"How do you do, Tommy?"

She shook hands man-fashion, grasping Tommy's hand firmly and looking straight into his eyes.

The sight of her filled Tommy with pleasure. Her presence made itself felt to him also in exquisitely subtle ways. It brought to him a wonderful sense of companionship, that provided him with a receptacle whereinto he might pour out torrentially whatever it was that his soul craved to give forth. And he was leaving all these things to undertake the work in Dayton which had seemed so important to him! He wondered whether he would be satisfied to live in New York if things were different—a life like Rivington's, for instance. And he was instantly conscious that he was older and wiser than Rivington.

But even if he could—and he wasn't sure he could—he really couldn't. And the reason he could not was a reason that Marion must never know. But he had to tell her something.

"I didn't think it would come so hard to return to Dayton," he said. But it was the thought of what he could not tell her that made his voice serious.

"It's too bad!" said Marion. She looked so sympathetic that Tommy's self-pity was at once aroused.

"Yes, it is," he said, and looked at her.

She looked away. Rivington was trying to catch the head-waiter's eye. Tommy was silent. Marion was forced to speak:

"Are you going to write this time?" Her eyebrows were raised, calmly questioning. The calmness brought to her a sense of both age and safety.

"How often can you stand it?" asked Tommy anxiously. He wished to write every day.

"How often will you feel like it?" She asked, it was plain to see, for information only, that she might tell him exactly.

"If I wrote as often as I felt like it I'd write ——" He stopped.

"That's what you say now." Then she smiled, to forgive his silence in advance.

"Marion, I can't tell you how grateful I am to you—er—your father. He's made me go back a winner. It means everything to me."

"I'm so glad, Tommy. Isn't it fine?"

"Yes. Only I wish I didn't have to go back at all."

She forgot that she had told him the night before that he was the luckiest boy in the world to have a chance to do such splendid work as Mr. Thompson had mapped out for him. She asked anxiously: "Do you have to, Tommy?"

"Yes," he answered gloomily.

"I mean to-day?"

She looked at him.

It thrilled him so that he instantly reacted to a sense of duty.

"Yes," he said grimly; "I must. I ——" He caught himself.

"You what?"

"I'll tell you some day." He spoke almost threateningly.

"Why can't you ——" she began irrepressibly.

He shook his head so firmly and withal miserably that she looked away and said:

"Don't forget to write." She turned to him and smiled. She knew this boy would remain a boy for years. He divined her suspicion. In fact, he did so quite easily. It made him say:

"I don't think you really know me, Marion."

He forgot himself and looked at her challengingly.

She took up his challenge. How could she help it? She retorted:

"As well as you know me!"

"I wonder if that can be so?" he mused. He looked into her eyes intently to see if peradventure the truth was there.

"Do you think people can read each other's thoughts?" she asked a trifle anxiously.

"Sometimes I do—almost," said Tommy in a low voice.

"Tea and English muffins toasted," said Rivington to the waiter. To Tommy he remarked: "Since I began to associate with wage earners I find tea helpful. Also sinkers. The days of beer and pretzels ——"

"There isn't a souse in the shop," interrupted Tommy with great dignity. "It was one of the things that Thompson did and the men never knew it until it was done." And since he sadly realized that his tête-à-tête with Marion was over, he began to tell them about his job at the shop, to which he was Door Opener. Marion listened for the second time with the same degree and quality of interest with which she would have listened to an African hunting story or a narrative of incredible hardship in the Arctic. And so did Rivington. And then Tommy told them about Bill's invention and hinted at his own hopes. Not being fully satisfied with the hints, he proceeded elaborately to make plain to them what the first successful kerosene carburetor would do for the automobile industry and what it ought to mean to the owners of the patent. And Marion's eyes thereat grew gloriously bright with excitement.

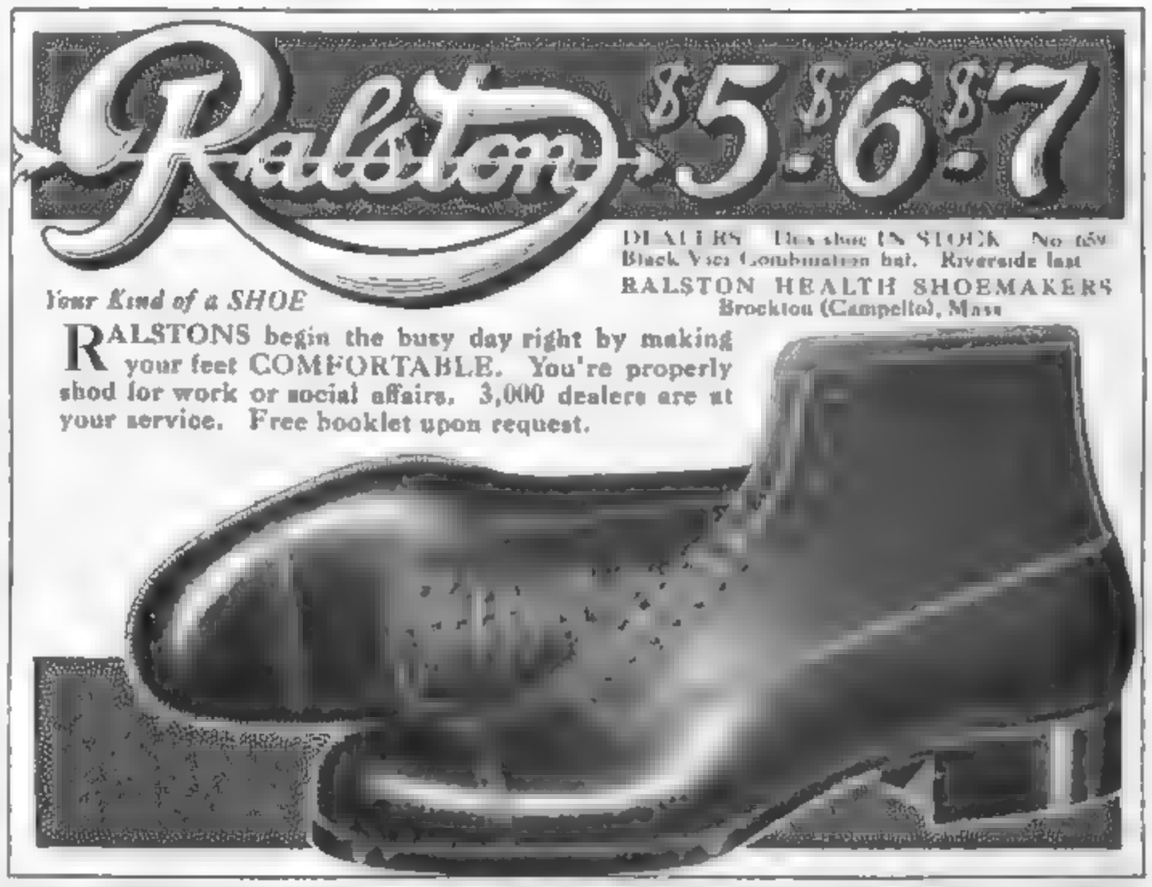
"Won't it be fine when your friend finishes it?" she said.

"Yes, it will," said Tommy, looking steadily into her eyes.

"No, it would make a philanthropist of Tommy," said Rivington, shaking his head, "and then his friends would lose him. Leave him as he is—a poor thing, but our own."

Youthful vaudeville, thought Tommy, but not altogether displeasing. And later, when he said good-by to Marion, he was overwhelmed by the infinitude of the things he had wished to tell her and had not.

"Be sure to write," she said.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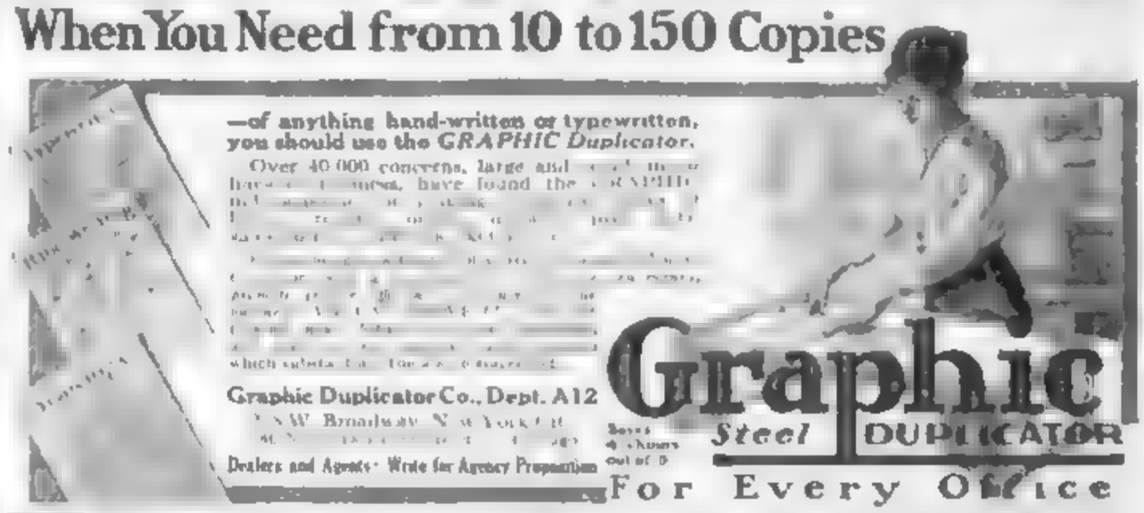
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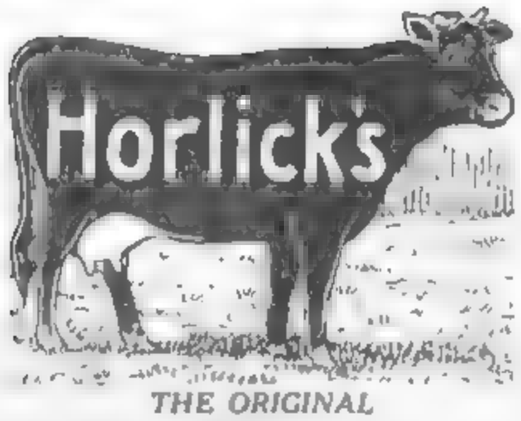

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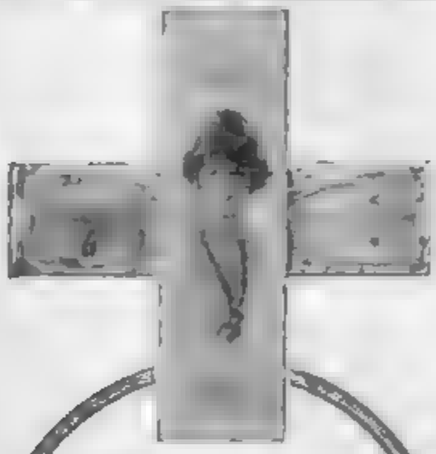

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"Yes," interjected Rivington, "we expect daily reports of profits. No more loafing on the job. Your stockholders have rights which even you are bound to respect, my piratical friend. But I think you are a ninny just the same."

"I've got to go back to-night," said Tommy, craving sympathy.

"Yes, the plant might burn down or the horny-handed might get to cutting up. Ah, I see! You are docked the full twenty cents a day during your absence."

But Tommy was busy maneuvering so that he might say to Marion desperately the least of the million things he wished to say:

"You are the most wonderful girl in the world."

She shook her head and smiled.

"Yes!" he insisted with a frown.

"I'm glad you think so," she said seriously.

"Are you?"

"Yes," she said. Then she nodded twice.

"Good-by!" He shook hands, unaware that he was pressing hers too tightly for comfort.

"Good-by and—good luck!" she said earnestly.

"That means getting back to New York," said Rivington. "Why don't you try for the selling agency here, you idiot?"

"No," said Tommy, frowning as he thought of the new reason; "it means my making good in Dayton."

And from Sherry's he went straight to the station and bought his railroad ticket for Dayton. He would leave that same night.

From the ticket office he went home to pack. His father was in the library reading his newspaper. The little parlor on the first floor was a much more comfortable room, but Mr. Leigh religiously did all his reading in the library by the table whereon were the family Bible, the ivory paper-cutter and the fading photograph of his wife in its silver frame.

The old man nodded gravely as Tommy entered.

"Were you more successful to-day, Thomas?" he asked calmly.

"Yes, dad. Colonel Willetts took the entire block. He was very nice about it. I—suppose I have to thank you for it."

"You don't have to thank me; thank your friend, Mr. Thompson. It is a good business proposition." Mr. Leigh nodded, as if his own statement needed his confirmation. At least that is the way it impressed Tommy.

"I'm going back to-night father, and ——"

"So soon?" interrupted Mr. Leigh quickly. The look of alarm that came into his eyes vanished before Tommy could see it.

"Yes, sir. By the way, I have Colonel Willetts' check. He told me I might get it certified at the bank, but I—I didn't." Tommy distinctly remembered why he had not entered the bank. But all he said was: "It was after banking hours."

"If you wish I can have it done and mail it to you."

"I'd like to take it back with me," said Tommy; "but I suppose I can't."

"It isn't necessary to have it certified. The bank will surely pay it. You would like to take it with you and give it to Thompson yourself?" The old man's hands, unseen by Tommy, clenched tightly.

"Of course I would," laughed Tommy, who naturally had dramatized his own triumphant return to Dayton.

"There is no reason why you shouldn't, Thomas," said Mr. Leigh. Then after a pause: "Particularly if you must return at once."

"Yes, I must," said Tommy. By rights he ought to stay in New York and live with his father, whose only son he was, the father with whom he had lived so little since his school days. Then he assured himself that Marion had nothing to do with his sense of filial duty.

For a moment Mr. Leigh looked as if he were about to speak, but he merely shook his head and resumed his newspaper. Tommy went to his room to pack his suitcase. They had very little to say at dinner. When the time came for parting, Mr. Leigh's face took on the same look of grim determination that Tommy remembered so distressingly.

"My son," said Mr. Leigh in the dispirited monotone that also recalled to Tommy the first time he had heard it, "I do not think you—you are called upon to suffer unnecessary discomforts. Your—your weekly remittances to me are doubtless depriving you of ——"

"They are my chief pleasure, dad," Tommy interrupted very kindly. "I send only what I can afford. I am very comfortable. I never felt more fit. And I—— Well, father, you might as well understand that I've simply got to pay back the money you—you spent for my education."

"There is no call upon you to do that. It was my duty. Your education was to me the most important ——"

"Yes, yes, I understand, dad. But don't you understand how I feel about it?" Tommy spoke feverishly. He hated to talk about it, for it sharpened the secret's prod unbearably. And he hated himself for his cowardice in not talking about it in plain words.

"I have credited you with what you've sent," said Mr. Leigh, so eagerly, so apologetically and withal so proudly, that Tommy's heart was softened.

"See?" And the old man took from the table drawer the little book bound in black morocco and showed Tommy the items on the credit side.

"Not as much as I'd like," said Tommy, bravely trying to speak pleasantly.

"But I don't want you to stint yourself. It isn't necessary." Seeing Tommy's look of protest, he went on hurriedly: "I can bear my burden alone. You are in no way to blame."

"Father, all I want to do is to pay back what I owe ——"

"You owe nothing!"

"I think I do. It has made me work——"

"I don't want that. You must find pleasure in the work itself, not in paying my debts, Thomas."

"Your debts are my debts," said Tommy firmly. "And I do love the work. I want to do it. If I—even if I didn't feel I owed a penny, I'd still want to work in Dayton under Thompson, who will surely make me into a man."

"I think you are that already, Thomas." Mr. Leigh's voice quavered so that Tommy took a step toward him. "If you continue as you have begun"—Mr. Leigh's voice was now steady, almost cold—"I shall be quite satisfied, Thomas."

"I'll do my best, father," said Tommy fully as firmly. "I'll write you regularly and keep you informed of my progress. My work is of a peculiar character and I can't always be sure I'm making good. As a matter of fact," he added in a burst of frankness, "I'm merely getting paid for being one of Thompson's Experiments, as they call us at the works."

"He is an unusual man. If his experiments should prove successful ——" The old man paused to look sternly at his only son.

"He says they always are," smiled Tommy reassuringly.

"I pray so, my son," said Mr. Leigh quietly.

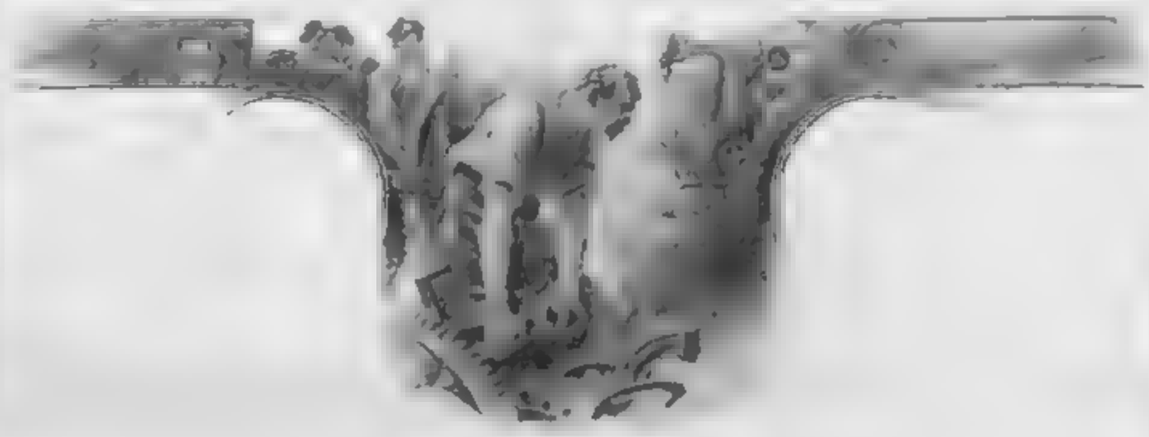
"Th' aut'mobile is out there," announced Maggie.

"Good-by, dad!" said Tommy, rising hastily.

Mr. Leigh also rose. He was frowning. His lips were pressed together tightly. He held out his hand. It was very cold. Tommy shook it warmly.

"Good-by, my son," said Mr. Leigh sternly.

(TO BE CONCLUDED)



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Cushion rubber tires
Height—27 inches

FOR CHILDREN FROM 4 to 8 YEARS OLD

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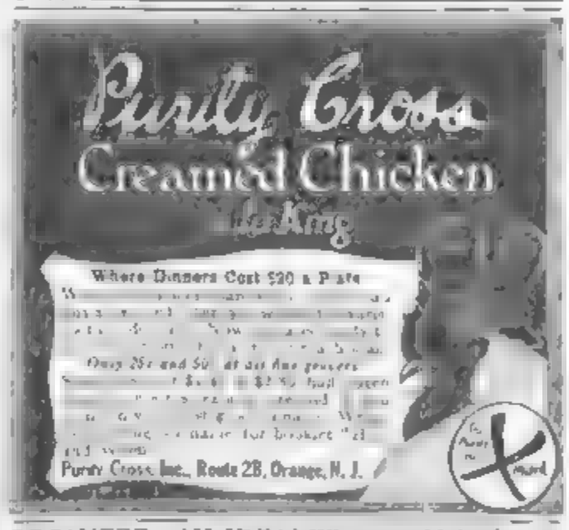
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Creamed Chicken
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Where Dinners Cost $20 a Plate
Only 25c and 50c at all fine grocers
Purity Cross Inc., Route 28, Orange, N. J.

WANTED—AN IDEA! Who can think of some simple thing to patent? Protect your ideas, they may bring you wealth. Write for "Needed Inventions" and "How to Get Your Patent and Your Money." RANDOLPH & Co., Dept. 137, Patent Attorneys, Washington, D. C.

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Why not a subscription for *The Saturday Evening Post* or *The Country Gentleman* for Him and *The Ladies' Home Journal* for Her?

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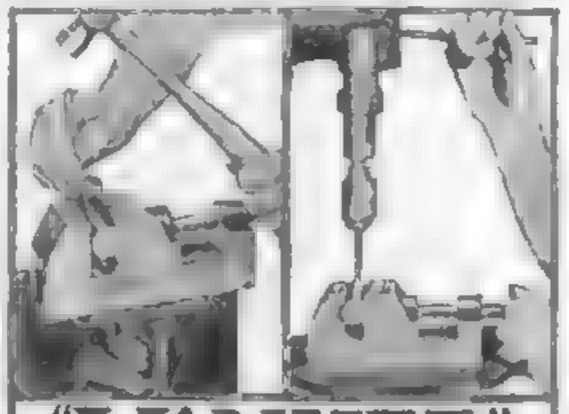

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Make Better Mechanics

"YANKEE" Vise No. 1993

removable from base for continuous work

Means accuracy and time-saving. Irregular or cylindrical work is center-marked at bench, then press-drilled and milled, and back to bench, without removing the work from the vise. ... over all 5 3/8". Jaws, 2 3/4" wide; 1 3/8" deep. ... with hardened steel. Block of steel, ... irregular shapes. Vise ... also used on sides or end.

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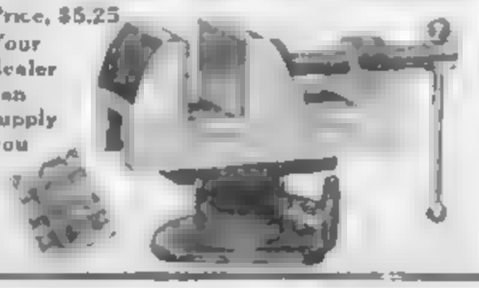
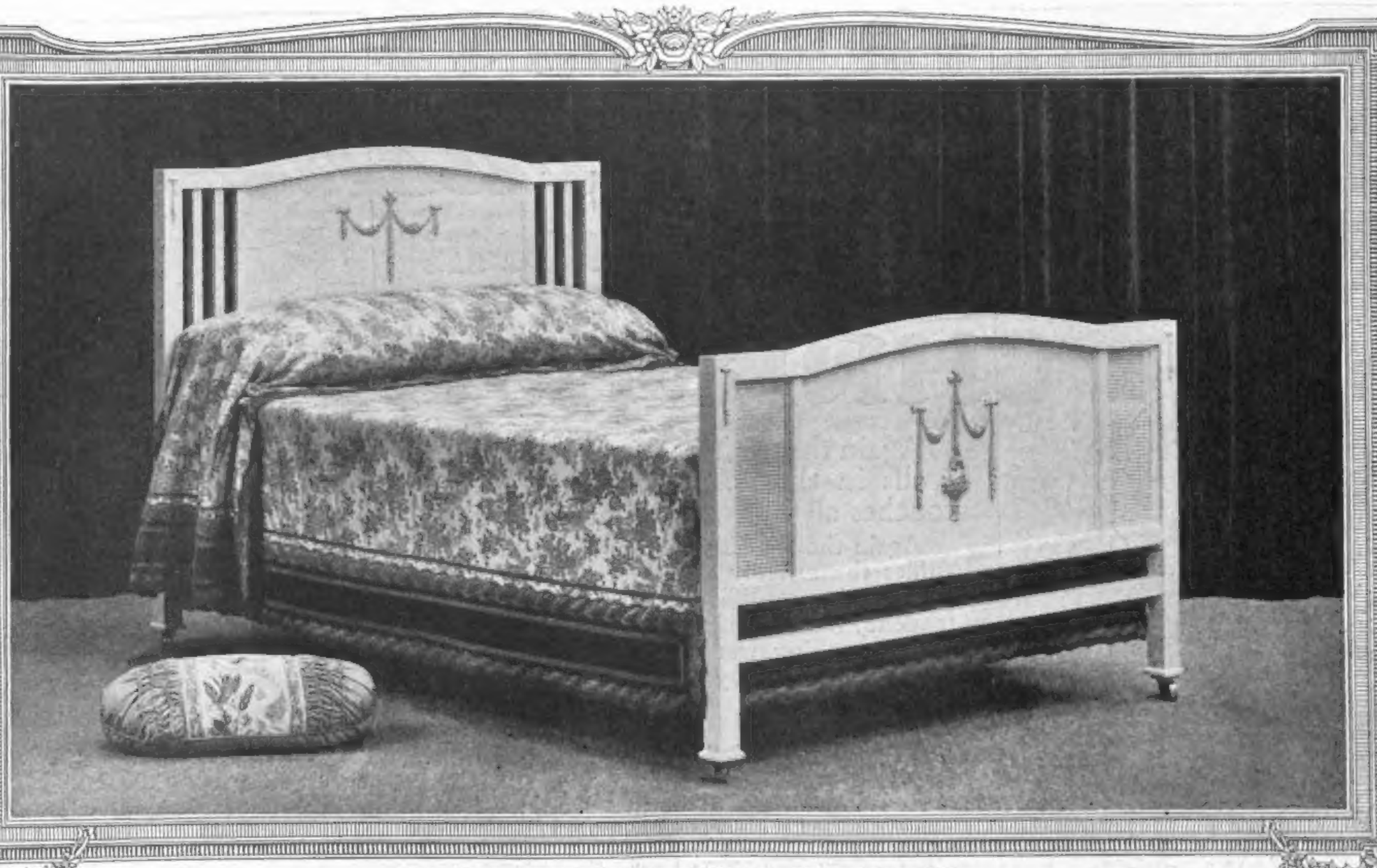
Price, $5.25

Your dealer can supply you





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The bed illustrated above typifies the improvement wrought in over a hundred Simmons Steel Bed models. The world owes Simmons credit for the marvelous new method of processing steel which allows the artist his will unhampered by mechanical restrictions, and which has resulted in the achievement of supreme bed beauty never before imagined possible in everlasting, sanitary steel. Balance of proportion, grace of line, dignity of design so long unattainable ideals in metal are now realized, offering to the cultured lover of good furniture an unapproachable standard of steel bed quality at moderate cost.

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The limitless possibilities of finish permit you to select Simmons Steel Beds in absolute harmony with chamber color schemes or character of furniture.

Go to your dealer and see these splendid new examples of beds beautiful. They are on the floors and in the windows of better furniture stores everywhere. In every style, the prices are moderate.

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Always Buy a Simmons Spring for a Simmons Bed

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MEN PUT A Maytag Washer IN YOUR HOME THIS CHRISTMAS

The *Maytag Multi-Motor Washer* for the Rural Home or the Home Without Electricity.

Again the spirit of the Gentle Prince wells in the heart of mankind and touches all with its potent tenderness.

Again the age-old problem of what to give ruffles the serenity of the season. Yet the problem is not difficult of solution. As the tendency today is gifts of practical, permanent worth, nothing would be more acceptable, more appreciated by Wife or Mother than a

Maytag

Multi-Motor Washer With Swinging Reversible Wringer **For Rural Homes**

Electric Washer With Swinging Reversible Wringer **For City Homes**

It's a gift that becomes a permanent utility in the home through constant, unvarying service. To it can be entrusted the dainty garments and linens that require real care in laundering.

It does away with tub and board and old-style washer where these are used. Its use effects a tremendous saving where the wash is now sent out. It's a "servant" in the laundry that solves the servant problem in the home.

Sold Under a Three Year Positive Money Back Guarantee

The Maytag Multi-Motor Washer

—illustrated at left, is for the rural home or the home without electricity. It's absolutely safe—simple—and thorough in its work. Its wonderful little engine operates on gas or gasoline—starts instantly with a slight pressure of the foot. It has a belt wheel that enables it to run a churn—ice cream freezer—cream separator—bone grinder—any small machinery, while washing and wringing, if desired.

The Maytag Electric Washer

—illustrated at right, is built on identically the same principle as the *Multi-Motor*, except that it is constructed to be operated electrically. It possesses original labor-saving features that appeal to good housewives instantly. Its compact construction does away with exposed gears and unprotected revolving mechanism; and it has rightfully merited the approval of thousands of housewives everywhere because of its absolute safety and dependability.

MEN!

We want you to know more about the Maytag. So let us send you a "Maytag Laundry Manual." It is absolutely free, and we feel sure it will prove that a Maytag Washer of either type is the ideal Christmas gift.

There is a Maytag Washer of *every* type—hand—power driven—electric—all built to the enviable Maytag Standard

We can arrange to make delivery at date and place desired. As Christmas is only a little way off, WRITE NOW.

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BRANCHES AND WAREHOUSES IN MOST PRINCIPAL CITIES.

DEALERS: Our proposition will interest you. Write!

Tested and approved by Good Housekeeping Institute.

The *Maytag Electric Washer* for the City Home.

South Bend

The Watch with the Purple Ribbon

CHESTERFIELD

No. 407, *Extra-Thin*—A dependable 15 jewel movement. Cased in gold filled screw back and bezel case; case guaranteed to wear for twenty years. This is the *only* thin model American watch on the market to be had at anywhere near this price **$17.50**

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No. 419, *Extra-Thin*—A 17 jewel movement adjusted to temperature and three positions. Gold jewel settings and balance screws; handsomely finished. Cased in 14-karat, solid gold, senior style case. A very beautiful and remarkably accurate watch. **$55.00**

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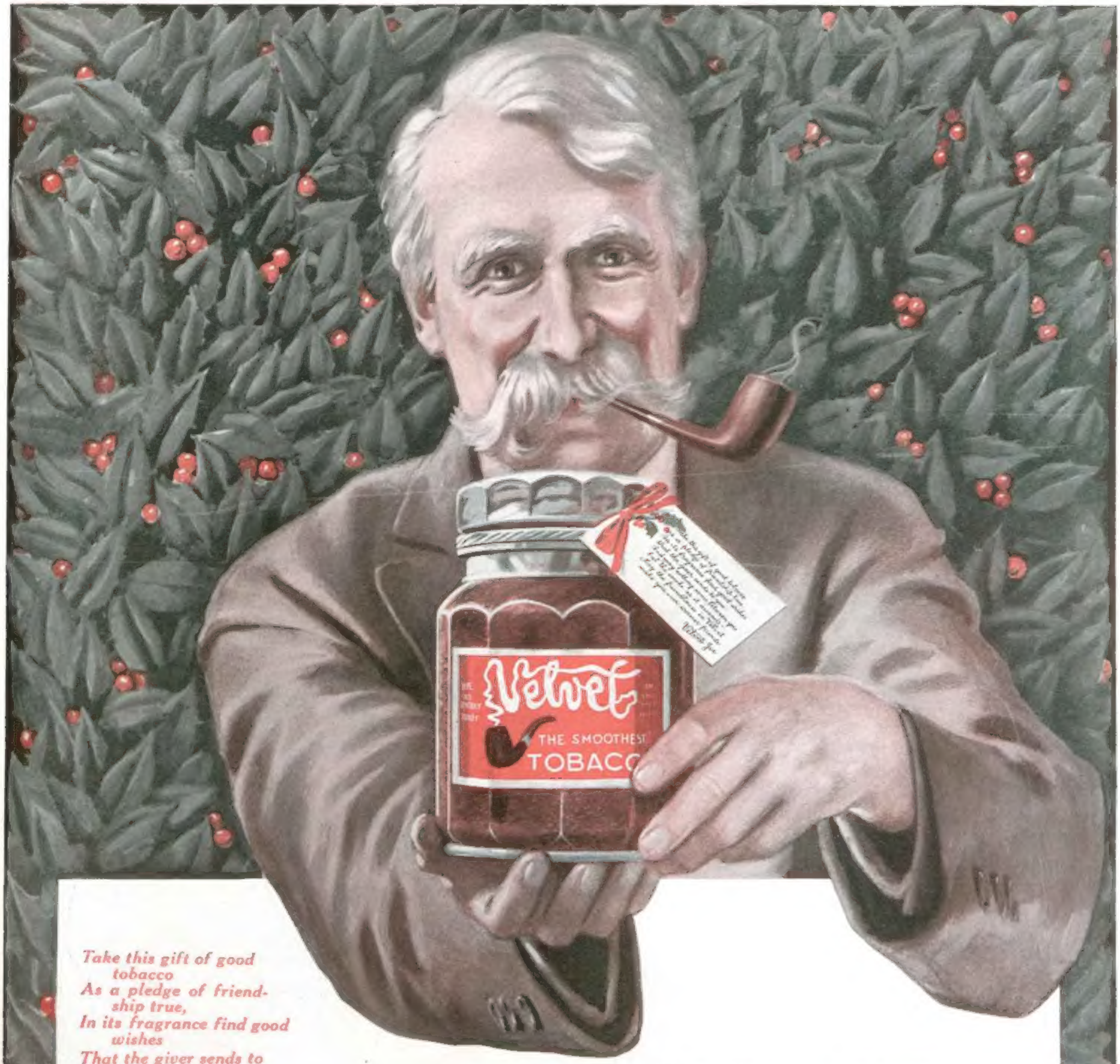
South Bend Watch Co. 112 Studebaker St., South Bend, Ind.



Take this gift of good tobacco
As a pledge of friendship true,
In its fragrance find good wishes
That the giver sends to you.
And may nothing come between us
But the smoke as it ascends—
May the friendliness in VELVET
Make us ever warmer friends.

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Only Nature Can Make Tobacco Friendly

VELVET is the best Kentucky Burley tobacco, mellowed and improved by two years' ageing in wooden hogsheads—Nature's own method, the patient method, the most expensive method, but the best method known to man.

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VELVET Holiday Humidors have the new convenient ash tray top.